

DRAFT REVISED HOUSING ELEMENT OF THE GENERAL PLAN



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CITY OF PITTSBURG,
CALIFORNIA

Revised
25 June 1984



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CALIFORNIA

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INTRODUCTION

The General Plan adopted by the City of Pittsburg in November 1980, together with its supporting documentation¹, contained most of the components needed to make up an acceptable Housing Element, according to the specifications of State law: Article 10.6 of the Government Code, Sections 65580 through 65589.8. No single chapter or section of the Plan, however, contained all of the Housing Element materials. They were, instead, dispersed throughout the various documents.

It is the purpose of the present document to update the General Plan insofar as the required Housing Element material is concerned. This means that new information that has become available since 1980 (particularly from the 1980 Censuses of Population and Housing) has been analyzed and incorporated into the Plan as appropriate. It is not intended to reorganize the General Plan document itself to create a separate document identifiable as "The Housing Element," and the first three sections of Chapter II are essentially identical to Chapter IV of the General Plan titled "The Residential Environment", updated to reflect recent actions. In other words, the "consolidated" nature of the City's General Plan has been left intact.

The background statistical material on housing characteristics has been extensively revised to incorporate information from the complete 1980 Census, which was not available when the 1980 General Plan was adopted.

In addition, the Association of Bay Area Governments (ABAG) recently completed a revised set of population, employment and household forecasts, as well as a new projection of housing needs for the region and for each county and local planning area.

As this document begins its formal review process before the Pittsburg Community Advisory Commission, Planning Commission, and City Council, it will also be submitted to the State Department of Housing and Community Development (HCD) in Sacramento. State review is needed in order to determine if the updated version of the Housing Element is consistent with State law. After HCD has had 90 days to review the document and send its comments to the City of Pittsburg, the City agencies may take action to revise the initial draft and approve a final document, with due consideration of any comments received from HCD and members of the Pittsburg community.

This Draft version of the Revised Housing Element will be reviewed by the Community Advisory Commission, the Planning Commission and the City Council at a joint public meeting on Monday, June 25, 1984, in order to ensure that the document reflects the objectives of the City. In particular the components of the City's Housing Action Program will be considered in relation to the projected needs defined by ABAG, and in light of current and past efforts by the City to address housing deficiencies faced by its residents. Additional review of the entire

¹General Plan (November 1980); Technical Appendix (December 10, 1979); Draft Master EIR (February 20, 1980); Responses to Comments (May 17, 1980); Implementation Report (June 1981).

document will be scheduled after receipt of HCD and any other comments. Many of the programs indicated to be used to implement efforts to improve the supply, quality and affordability of housing are related to, or funded in part by, the Community Development Block Grant Program. In this context, there will be continuing opportunities for public input, comment, and evaluation of the success of previous initiatives.

I. HOUSING NEEDS, RESOURCES, CONSTRAINTS

A. PROJECTIONS OF POPULATION, EMPLOYMENT TRENDS AND HOUSING NEEDS

1. POPULATION TRENDS

The population of Pittsburg grew by 60 percent over the last decade reaching 33,034 persons by the time of the 1980 Census. Although some of this increase resulted from annexations of neighboring unincorporated areas--largely to the south of the city limits--for the most part Pittsburg's high growth rate reflects high levels of immigration to the region during the seventies. The City's rate of population growth was significantly higher than the 18 percent growth rate experienced by the County as a whole during the seventies, although comparable to other cities in rapidly growing regions of East Contra Costa County.¹

As the table below indicates, the City's population growth rate has slowed somewhat in the last four years, with an average annual increase of 4.5 percent compared to 6 percent during the previous decade.

Table A-1
POPULATION GROWTH: 1960-1980
City of Pittsburg

	<u>1960</u>	<u>1970</u>	<u>1980</u>	<u>1984</u>
Total Population	19,062	20,651	33,034	38,595
Average Annual Percent Increase	--	.8%	6.0%	4.5% ^a
Total Households	5,736	6,445	11,087	12,759
Average Annual Percent Increase	--	1.2%	7.2%	4.0% ^a
Persons Per Household	3.31	3.19	2.98	3.025

^aAverage annual percent increase based on change from April 1, 1980 to Jan. 1, 1984.

Source: Census of Population, U.S. Census: 1960, 1970, 1980.
California Department of Finance, Population Research Unit: 1984.

Population projections indicate a much more modest but sustained increase for the City of Pittsburg over the next two decades. According to ABAG projections, the population of Pittsburg's subregional area will grow by 29 percent between 1980 and 2000, amounting to an annual growth rate of 1.5%.² As Table A-2 shows, projected growth rate in Pittsburg and its subregional area is just slightly higher than the population growth rate for Contra Costa County, indicating a likely return to pre-1970 population growth patterns.

¹Between 1970 and 1980, neighboring Antioch grew by 57 percent; the City of Brentwood by 67 percent.

²ABAG's definition of "subregional area" includes unincorporated areas within Pittsburg's sphere of influence.

Table A-2

PROJECTED POPULATION: 1980-2000

Pittsburg Subregional Area and Contra Costa County

	<u>1980</u>	<u>2000</u>	<u>Percent Change</u> <u>1980-2000</u>	<u>Average annual</u> <u>growth rate</u>
Pittsburg Subregion	43,843	56,600	29.1%	1.5%
Contra Costa County	656,380	844,300	28.6%	1.4%

Source: ABAG, Projections '83 (June 1983).

The population of Pittsburg has reflected a slightly higher age distribution over time, as the median age increased from 26.2 to 27.1 between 1970 and 1980. Nevertheless, Pittsburg's population displays a younger age distribution than the County as a whole, with over 45 percent of the population under age 24 (compared to 39 percent for the County). According to the 1980 Census, the median age for Pittsburg residents is the lowest of all Contra Costa cities.

TABLE A-3

AGE DISTRIBUTION: 1980

City of Pittsburg and Contra Costa County

Age Group	Pittsburg		Contra Costa	
	Number	Percent	Number	Percent
Less Than	3,556	10.8%	44,035	6.7%
5-17	7,357	22.3	136,974	20.9
18-24	4,047	12.3	75,631	11.5
25-44	10,328	31.3	201,832	30.7
45-64	5,269	16.0	137,064	20.9
65+	2,454	7.4	60,844	9.3
TOTAL	33,034	100.0	5,179,784	100.0
Median Age	27.1		31.5	

Source: U.S. Census, 1980, STF-1.

TABLE A-4
AGE DISTRIBUTION BY SEX AND BY RACE: 1980
City of Pittsburgh

Age Group	Total Persons		Female		Male		White		Black		Asian		Native American		Other	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
Under 5	3,556	11%	1,782	11%	1,774	11%	2,095	10%	696	10%	219	10%	20	8%	526	15%
5 to 17	7,357	22%	3,611	21%	3,746	23%	3,818	19%	1,899	29%	605	27%	68	28%	967	24%
18 to 64	19,667	60%	10,102	60%	9,565	60%	12,595	62%	3,695	57%	1,274	57%	148	60%	1,955	54%
65 and Over	2,454	7%	1,350	8%	1,104	7%	1,772	9%	381	6%	143	6%	9	4%	149	4%
Total	33,034	100%	16,845	100%	16,189	100%	20,280	100%	6,671	100%	2,241	100%	245	100%	3,597	100%

Source: U.S. Census, 1980, STF-1.

The age distribution of Pittsburg's population varies considerably by race. As Table A-4 indicates, the White population is older on the average than nonwhite with proportionately more children among Blacks, Asian and Native American population groups. The majority of Pittsburg's elderly population is composed of white females.

The City of Pittsburg is more racially diverse than Contra Costa County, with over 20 percent of its population black, 6 percent Asian and 19 percent Hispanic (compared to 9 percent, 4 percent and 8 percent respectively, at the County level).

Table A-5
RACIAL DISTRIBUTION: 1980
City of Pittsburg and Contra Costa County

<u>Racial Group</u>	<u>Pittsburg</u>		<u>Contra Costa</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
White	20,280	61.4%	534,628	81.5%
Black	6,671	20.2	60,172	9.2
Asian	2,120	6.4	29,534	4.5
Native American	245	0.7	3,890	0.6
Other ¹	3,476	10.5	28,156	8.3
TOTAL	33,034	100.0	656,380	100.0
Hispanic ²	6,204	18.8	55,820	8.5

¹ Hawaiian, Guamanian, Samoan included in other.

² Hispanics counted as ethnic (of spanish origin) rather than racial group, and included in total.

Source: U.S. Census, 1980, STF-1.

The racial composition varies widely within the City of Pittsburg. A look at Table B-5 reveals that the Black population is proportionately higher in a few census tracts, including 3090, 3120, and 3132.01.

On the neighborhood level, the racial distribution is even more concentrated. Blacks constitute a majority in three neighborhoods (1, 6, and 7), and represent a full 94 percent of the population in neighborhood 7; Latinos are concentrated in neighborhoods north of the freeway (2, 3, 4, 5 and 6), and whites make up the overwhelming majority of the southern and expanding regions of the City.

*The Neighborhood Statistics Program presents 1980 Census information according to locally designated and officially recognized neighborhoods. For a complete description of Pittsburg's 22 neighborhoods, see Bureau of Census, "Narrative Profile of Neighborhoods in Pittsburg", 1980.

2. EMPLOYMENT PATTERNS

Pittsburg residents are predominantly commuters, with three-quarters of the employed population working outside the city. However, only a small proportion of these workers commute to the central city of the San Francisco-Oakland SMSA (11 percent of those reporting). Over two-thirds of employed Pittsburg residents work within the county.

Table A-6
WORKERS 16 AND OVER BY PLACE OF WORK: 1980
City of Pittsburg

<u>Place of work of Pittsburg Residents</u>	<u>Number</u>	<u>Percent of Those Reporting</u>
Work in Pittsburg	2,769	25
Work In Contra Costa County	8,745	80
Work in SF-Oakland SMSA	10,541	97
● Central City	1,223	11
● Remainder	8,745	80
Work Outside County	2,075	19
Work in State	10,820	99
Outside State	67	0.6
TOTAL REPORTED	10,887	100
Not Reported	2,031	

Source: U.S. Census, 1980, STF-3.

The commuting patterns of Pittsburg residents support the view of Pittsburg as a residential community for the greater metropolitan area. According to the 1980 Census, over one-half of employed residents spent more than twenty minutes travelling to work, with an average travel time of 26 minutes.¹ Twelve percent of Pittsburg's work force spent over an hour travelling to work.

¹ Average travel time for all workers aged 16 and over not working at home.

The overwhelming majority of Pittsburg workers (91 percent) travelled to work by automobile, over three-quarters of these driving alone rather than with carpools. Only 3 percent of employed residents of Pittsburg used public transportation.¹

The Association of Bay Area Governments reported 9,279 jobs located in Pittsburg in 1980, the bulk of these in services, retail and manufacturing. ABAG's figures predict a net addition of almost 4,000 jobs in the Pittsburg subregional area, a 42 percent increase over the next two decades. Nevertheless, Pittsburg does not appear likely to keep pace with the county as a whole, where employment is projected to increase 57 percent by the year 2000.

Table A-7

PROJECTED EMPLOYMENT: 1980-2000

Pittsburg Subregional Area and Contra Costa County

	<u>1980</u>	<u>2000</u>	<u>Employment</u>	<u>Percent Change</u> <u>1980-2000</u>
Pittsburg	9,279	13,200	+3,921	42%
Contra Costa	204,445	322,000	+117,555	57%

Source: ABAG, Projections '83: Forecasts for the San Francisco Bay Area, 1983.

In addition, projected employment gains in the Pittsburg subregion and the County may not match skill levels and occupations of current Pittsburg residents. Projections for high employment growth in government, service and financial sectors² bode well for the large share of Pittsburg residents in professional and administrative occupations. However, manufacturing employment for the county is projected to grow at a modest 17 percent over the next 2 decades, and major manufacturing employers in Pittsburg undergoing recent economic dislocations predict a questionable outlook for those City residents employed in manufacturing. The share of Pittsburg workers employed in manufacturing declined markedly, from 32 percent of the total labor force in 1970 to 21 percent in 1980. Nevertheless, according to the 1980 Census, 25 percent of Pittsburg's employed population is still employed in blue collar production occupations,³ compared to 16 percent for the County as a whole.

¹U.S. Census, 1980, STF-3.

²classified as Financial, Insurance, and Real Estate sector.

³based on 2 categories in Census Occupational data:

- Precision Production, Craft and Repair Services
- Machine Operators, Assemblers and Inspectors

3. PROJECTED HOUSING NEEDS

According to the most recent set of regionwide projections published by the Association of Bay Area Governments (ABAG), the Pittsburg Planning Area is expected to add more than 3,300 jobs and close to 4,450 more households by 1990. This growth pressure would, according to ABAG, generate a need for 4,465 housing units to be added by 1990 to the supply indicated as available at the time of the 1980 Census (Table A-8). These projections assume continuing declines in household size and in the ratio of jobs to households in the Pittsburg area. The percentage of housing units that are vacant would also decline, moving this area closer to the regionwide standard of 4.5%.

Table A-8
PROJECTIONS: 1980 to 1990
Pittsburg Planning Area

	<u>1980</u>	,	<u>1990</u>	<u>Change 1980 - 1990</u>	
				<u>Number</u>	<u>Percent</u>
Total Population	43,843		53,100	+9,257	+21.1%
Household Population	43,756		52,900	+9,144	+20.9
Percent in Households	99.8%		99.6%	-	-
Households	15,207		19,650	+443	+29.2%
Household Size	2.88		2.69	-0.19	-6.6%
Employment	9,279		11,500	+2,221	+23.9%
Employment: Household Ratio	0.610		0.585	-0.025	-4.1%
Housing Units Available	16,152		20,617	4,465	+27.6%
Percent vacant	5.85%		4.69%	-1.16%	-20.1%

Source: Association of Bay Area Governments, 1983.

The housing need projections, developed by ABAG to comply with the requirements of State planning law, includes both an "existing" need - defined as the net additional housing that should have been available in 1980 to provide an adequate vacancy factor and a better supply/demand balance--and a "projected need." The latter includes the former and allows for expected household growth and an adequate vacancy factor.

The Department of Finance's latest estimates indicate that 1,466 dwellings have been added within the City of Pittsburg between the time the 1980 Census was taken and January 1, 1984. The Housing Need Projections study by ABAG has estimated that the projected need between 1980 and 1990 in the City of Pittsburg is 3,255 units, while the estimate for the unincorporated part of the Pittsburg

Planning Area is 1,210 units, for a combined total of 4,465 units (see Table A-9). When the units which have been added to the housing stock since 1980 (1,466) are subtracted from the 10-year projected need (3,255), a total of 1,789 units remain to be built between January 1, 1984 and April 1, 1990, within the City of Pittsburgh if the ABAG estimates are to be realized. This converts to a 5-year projected need figure of 1,431 dwellings, or 286 units per year.

In the unincorporated portion of the City's Planning Area, about 600 units have been added between April 1980 and January 1984 - a period of 45 months. When these new units are subtracted from the Projected Need estimate of 1,210 units, a total of 610 dwellings are indicated to be added between January 1984 and April 1990, producing a 6-year projected need of 488 in the unincorporated part of the City's Planning Area.

It should be pointed out that the City of Pittsburgh has little or no authority over development activity or regarding the type of development permitted in its sphere of influence outside the City limits. Only within the jurisdictional boundaries can the City assume responsibility for housing activity to meet projected needs.

In 1980, the U.S. Census reported that 35 percent of Pittsburgh's households had "above moderate" income, compared with 40 percent of all households in the nine-county ABAG region (see Table A-9). In other words 35 percent of Pittsburgh's households had incomes above 120 percent of the regional median, which in 1979, was \$20,000. The housing need projections report approved by ABAG in December 1983 proposed that 40 percent of Pittsburgh's housing need be provided at above moderate household income levels. At the other end of the scale, 25 percent of Pittsburgh's households reported incomes which were in the "very-low-income" range - or less than half the regional median income level. The ABAG report indicated that 23 percent of the projected need should be priced to meet the resources of very-low-income households.

While the ABAG percentages indicate a slight shift upward in the household income distribution of Pittsburgh's housing supply between 1980 and 1990, Pittsburgh would still have a higher proportion of lower income households than the regional average. If, prior to 1980, other communities in the County and the region had been making greater provisions for lower priced housing, Pittsburgh would not have had as high a proportion in 1980, and would therefore would not have been "assigned" as large a percentage in its projected needs.

Revisions in ABAG's projections were required to be made in accordance with 'accepted planning methods and available data'. The City of Pittsburgh was unable to provide data to disprove ABAG's critical assumption that household growth between 1980 and 1990 would occur at the rate specified in ABAG's Projections '83. The City did request a formal revision of ABAG's figures to correct errors in calculation which resulted in a reduction of total projected need of 985 units. However, this did not change the percentage distributions used to project units by income category. The City strongly expressed its concern with ABAG's failure to address the effects of past impaction, and for this reason, does not concur that the projected needs determinations represent an equitable allocation.

Table A-9

EXISTING AND PROJECTED HOUSING NEED BY HOUSEHOLD INCOME LEVEL: 1980-1990

Pittsburg Planning Area, Contra Costa County and Region

	TOTALS	Very Low (Below \$10,304)	Low (10,304-16,486)	Moderate (\$16,486-24,728)	Above Moderate (Above \$24,728)
<u>Existing distribution (1980)</u>					
Pittsburg Planning Area	16,152 (100%)	4,038 (25%)	2,584 (16%)	3,877 (24%)	5,653 (35%)
Contra Costa County	248,283 (100%)	49,657 (20%)	34,760 (14%)	49,657 (20%)	114,209 (46%)
Regionwide	2,022,021 (100%)	465,065 (23%)	323,523 (16%)	424,624 (21%)	808,809 (40%)
<u>Distribution of Projected Need (Net Increase 1980-90)</u>					
Pittsburg Planning Area	4,465 (100%)	1,027 (23%)	670 (15%)	982 (22%)	1,786 (40%)
Contra Costa County	58,217 (100%)	12,094 (21%)	8,499 (15%)	11,851 (20%)	25,773 (44%)
Regionwide	313,755 (100%)	72,164 (23%)	50,201 (16%)	65,889 (21%)	125,501 (40%)
<u>Distribution in 1990 of Existing Housing plus Projected Need</u>					
Pittsburg Planning Area	20,617 (100%)	5,065 (25%)	3,254 (16%)	4,859 (24%)	7,439 (36%)
Contra Costa County	306,500 (100%)	61,751 (20%)	43,259 (14%)	61,508 (20%)	139,982 (46%)
Regionwide	2,335,776 (100%)	537,229 (23%)	373,724 (16%)	490,513 (21%)	934,310 (40%)

Source: Association of Bay Area Governments

Table A-10

PROJECTED HOUSING NEED BY INCOME GROUP: 1980-1990

City of Pittsburgh and Pittsburgh Planning Area

Period/Area	Total Need	Units needed by income groups/Percent Distribution			
		<u>Very Low</u> (23%)	<u>Low</u> (15%)	<u>Moderate</u> (22%)	<u>Above Moderate</u> (40%)
1980 - 90 Pittsburg Planning Area	4,465	1,027	670	982	1,786
1980 - 90 City of Pittsburg	3,255	749	488	716	1,302
1984 - 89 City of Pittsburg	1,431	329	215	315	572

It should be noted that, since 1980, a substantial amount of the new housing that has been added in Pittsburgh is within the price range of low-and moderate income people. This includes 1,543 dwellings with mortgages financed under one of the mortgage revenue bond programs. This is well beyond the 1,204 units indicated in A-10 as the combined need for low and moderate income households to be added in the City of Pittsburgh in the entire ten year period between 1980 and 1990. The City's current housing supply includes 516 dwellings occupied by low-and very-low income households receiving rental assistance under the "Section 8 Existing" program. Although this assistance is expected to continue to be available, it does not appear likely that any increase in housing units specifically for low-and moderate-income households will be provided by federal programs in the immediate future.

B. HOUSEHOLD CHARACTERISTICS

1. HOUSEHOLD COMPOSITION

The 1980 Census reports over 11,000 households residing in Pittsburg, with an average household size of 2.98. This represents a slight decrease from the 3.19 mean household size reported in 1970 (see Table A-1), but a larger average household size than that reported for the County as a whole. In fact, Table B-1 below indicates that Pittsburg has a higher proportion of families and less single-person households than Contra Costa County as a whole. Furthermore, a full 13 percent of all Pittsburg households were headed by females, compared to 10 percent for the County at large.

TABLE B-1
HOUSEHOLD TYPE: 1980
City of Pittsburg and Contra Costa County

	Pittsburg		Contra Costa County	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1 Person Household				
● Male Householder	892	8.0	21,338	8.8%
● Female Householder	958	8.6	29,788	12.3
2 or more Persons				
● Married-Couple Fam.	6,944	62.6	146,380	60.6
● Other Family				
-Male Householder	393	3.5	6,647	2.8
no wife				
-Female Householder	1,445	13.0	24,510	10.1
no husband				
● Non Family Household				
-Male Householder	334	3.0	8,382	3.5
-Female Householder	121	1.1	4,489	1.9
TOTAL	11,087	100.0	241,534	100.0

Source: U.S. Census: 1980, STF-1.

Almost 1500 female-headed households live in Pittsburg, the majority of these with children present. According to the 1980 Census, 1,109 single parent families accounted for 21 percent of all Pittsburg families with children. The 1980 Census reports a total of 1,686 Pittsburg senior households--those households with one or more persons 65 years and over. Over 1500 of these households, or 84 percent, are headed by seniors, the majority classified

as "family households". However, as Table B-2 shows, one third of senior households are composed of one person living alone.

TABLE B-2
SENIOR HOUSEHOLDS: 1980
City of Pittsburgh

<u>Household Types</u>	<u>Number</u>	<u>Percent</u>
Households with One Person	612	33%
Households with Two or More Persons		
● Family Households	1,224	65
● Non-Family Households	32	2
Total Senior Households	1,686	100

Source: U.S. Census 1980, STF-1.

Furthermore, although seniors make up 7 percent of Pittsburgh's population, they account for over one third of the total number of single-person households. Not surprisingly, there are more women than men over 65, as well as a higher proportion of female than male householders in 1-person households. It is therefore reasonable to suggest that the largest share of Pittsburgh seniors living alone are women. In fact, as indicated in Table B-3 below, just under 20 percent of female seniors are classified as "householders in non-family households" compared to 7 percent of elderly males.

TABLE B-3
SENIORS BY HOUSEHOLD TYPE: 1980
City of Pittsburgh

<u>Household Types</u>	<u>Number</u>	<u>Percent</u>
<u>Seniors in Family Households</u>		
● Householder	939	38.3%
● Spouse	519	21.1
● Other Relatives	289	11.8
<u>Seniors in Non-family Households</u>		
● Male Householder	166	6.8
● Female Householder	467	19.0
● Non-Relatives	18	0.7
In Group Quarters	46	1.9
Total Seniors (65+)	2,444	100.0

Source: U.S. Census, 1980, STF-1.

Household type varies widely by racial composition in Pittsburgh. Table B-4 on the following page shows that nonwhite racial and ethnic populations have a much higher proportion of female-headed households, both with and without children. Fully 25 percent of all black households are headed by women (three-quarters of these with children) compared to 22 percent Native American, 13 percent Hispanic, 12 percent Asian and 8 percent white female-headed households.

White and Asian households are more likely to be married couple families than other population groups. Looking at household change over time, Black and Hispanic households have been increasing over the decade as a proportion of total households.

These variations in racial and family composition are also expressed in terms of differences among subareas of the city. Table B-5 displays the distribution of households in Pittsburgh according to census tract divisions. Single-parent households--the majority headed by females--make up more than 10 percent of all households in six out of ten census tracts.¹ The contrasts are even more striking between neighborhoods in the city; female-headed families account for over 25 percent of all families with children in nine out of twenty-two neighborhoods;² fully half of all families with children in neighborhoods 1 and 15 are headed by single women.

2. HOUSEHOLD INCOME

The median household income in Pittsburgh is lower than Contra Costa County (as indicated in Table B-6), although Pittsburgh households have generally maintained incomes comparable to the Bay Region as a whole over the last decade.

¹Census tracts 3090, 3100, 3110, 3120, 3131.01 and 3132.01. Single Parent households account for over 16 percent of all households in tract 3132.01, a large proportion living in subsidized housing.

²Neighborhoods designated 1, 2, 3, 4, 6, 7, 8, 14, 15 (U.S. Census: 1980 Neighborhood Statistics, City of Pittsburgh).

TABLE B-4
HOUSEHOLD TYPE BY RACE AND ETHNIC GROUP: 1980
City of Pittsburgh

Household Composition	Total Households		White		Black		Asian		Native American		Hispanic ¹	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Households with Children	5,174	45.7	3,181	43	1,069	50	354	61	57	62	976	56
Married Couple	4,065	36.5	2,717	37	605	28	321	55	44	48	757	44
Male-headed, no spouse	181	1.6	84	1	64	3	3	1	0	0	54	3
Female-headed, no spouse	928	8.4	380	5	400	19	30	5	13	14	165	10
Households without Children	5,937	53.4	4,257	57	1,077	50	225	39	35	38	758	44
Married Couple	3,123	28.1	2,430	33	417	11	102	18	8	9	373	22
Male-headed, no spouse	171	1.5	93	1	15	1	19	3	6	7	44	3
Female-headed, no spouse	431	3.8	221	3	131	6	42	7	7	8	46	3
Non Family household	2,212	19.9	1,513	20	484	23	62	11	14	15	295	17
TOTAL HOUSEHOLDS	11,111	100.0	7,438	100.0	2,146	100.0	579	100.0	92	100.0	1,734	100.0
Percent Total Households	100.0		66.9		19.3		5.2		1.0		15.6	

¹ Hispanic population is counted as an ethnic, rather than racial category, and is included in the total.

Source: U.S. Census, 1980, STF-3.

Table B-5
HOUSEHOLD CHARACTERISTICS BY CENSUS TRACTS, 1980
City of Pittsburgh

	Census Tracts										TOTAL
	3090	3100	3110	3120*	3131.01	3131.02	3131.03	3132.01	3132.02	3141	
<u>Total Households</u>	741	1,437	1,004	312	1,628	482	1,132	1,581	1,605	1,189	11,111
White	220	948	604	NA	1,268	416	916	907	1,210	949	7,438
Black	376	262	125	NA	216	34	115	441	139	132	2,146
Asian	29	30	72	NA	71	-	65	104	119	65	579
Native American	18	-	-	NA	-	-	-	33	29	-	92
Hispanic	167	362	312	NA	218	48	87	250	198	92	1,359
<u>Households With Children</u>	233	363	390	69	706	320	672	948	829	644	5,174
<u>Single Parent Households</u>	101	138	107	40	180	34	65	254	93	97	1,109
% Households w/Children	43%	38%	27%	58%	25%	11%	10%	27%	11%	15%	21%
● Female-Headed	95	105	82	25	156	22	57	219	74	93	928
● Male-Headed	6	33	25	15	24	12	8	35	19	4	181
<u>Income Characteristics</u>											
Median Household Income	\$8,308	\$10,443	\$17,500	\$13,906	\$20,490	\$26,026	\$27,012	\$18,890	\$23,411	\$20,541	\$19,629
Total Families	438	993	766	265	1,338	459	1,065	1,354	1,345	982	8,899
Total Below Poverty	149	157	91	48	111	22	31	216	74	41	940
● With Children	128	129	83	28	102	14	31	198	62	41	806
● With female headed	85	71	26	20	71	0	23	124	32	25	480
- With Children	75	66	26	10	66	0	23	121	25	10	437
Persons 65+	119	654	321	110	394	18	143	131	241	69	2,351
● Below Poverty	13	51	34	15	10	0	0	6	24	0	197

*Although data for households in tract 3120 is not available from 1980 STF-3 census tapes, fully 96% of the tract's total population of 972 is black, representing the highest concentration of black households among Pittsburgh's census tracts.

Source: U.S. Census: 1980, STF-3

Table B-6

MEDIAN HOUSEHOLD INCOME: 1970-1980

City of Pittsburg, Contra Costa County and San Francisco Bay Region

<u>Year</u>	<u>Pittsburg</u>	<u>Contra Costa</u>	<u>Bay Region</u>
1970*	\$ 9,224	\$ 10,992	\$ 9,021
1975	11,670	15,026	NA
1980	19,629	22,875	20,607

*1970 Median income of "families and unrelated individuals".

Source: U.S. Census: 1970 and 1980.

California Department of Finance, Special Census: 1975.

However, income inequality remains widespread within the City of Pittsburg. As shown in Table B-5, median household income ranges from \$8,300 to over \$27,000 across census tracts, and the 1980 census data by neighborhoods reveals median household incomes under \$10,000 for neighborhoods 1, 2, and 3.

This income disparity is more evident across racial and ethnic population groups as Table B-7 reveals. Over 30 percent of black families and 24 percent of Hispanic and Native American families earn below \$10,000 annually, as compared with 13 percent of white families in Pittsburg.

One quarter of all Pittsburg households earn less than 50 percent of the regional median income, and a total of 4,593 households are within the "very low" and "low-income" categories based on median income for the County, as indicated in Table B-8.

3. OVERPAYMENT

In 1980, there were 3,952 households in Pittsburg (40 percent of all households) paying more than 25 percent of their income for housing costs. Among both renters and homeowners, those households with lower incomes were more likely to bear disproportionately high housing costs. Three-quarters of all households earning less than \$10,000 a year spent more than 25 percent of their income for housing, with the bulk of these paying over 35 percent of their income for shelter, while 80 percent of households with incomes over \$20,000 spent less than 25 percent of their income on housing payments.

TABLE B-7
FAMILY INCOME, BY RACE AND ETHNIC GROUP, 1980
City of Pittsburgh

	<u>TOTAL</u>		<u>White</u>		<u>Black</u>		<u>Asian</u>		<u>Native American</u>		<u>Hispanic^a</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
BELOW \$10,000	1,598	18	795	13	511	31	65	13	19	24	346	24
10,000 - 19,999	2,363	27	1,574	27	449	27	120	23	12	15	455	32
20,000 - 24,999	1,426	16	1,084	18	159	10	82	16	16	21	213	15
25,000 - 34,999	2,159	24	1,545	26	291	18	145	28	11	14	285	20
35,000 - 49,999	1,113	13	720	12	240	14	93	18	20	26	118	8
OVER \$50,000	240	3	207	3	12	1	12	2	0	0	22	2
TOTAL	8,899	100	5,925	100	1,662	100	517	100	78	100	1,439	100
Percent of Total	100		67		19		6		1		a	

^aHispanics counted as an ethnic group, and included in the total within other racial categories.

Source: U.S. Census, 1980, STF-1.

Table B-8
DISTRIBUTION OF HOUSEHOLDS BY INCOME CATEGORY: 1980
City of Pittsburgh

<u>Definition of Income Category</u>		<u>Income Category</u>	<u>Number of Households</u>	<u>Percent of Households</u>
Below 50% of RMI*	Less than \$10,304	Very Low Income	2,781	25%
Between 50 and 80% RMI*	\$10,305 - \$16,485	Low Income	1,812	16%
Between 80 and 120% RMI*	\$16,486 - \$24,728	Moderate Income	2,619	24%
Above 120% RMI*	Over \$24,728	Above Moderate Income	3,899	35%
		TOTAL	11,111	100%

Source: U.S. Census: 1980, STF-3.

*RMI: Regional Median Income = \$20,608 per household

The distribution of households by income for the City of Pittsburgh is shown in Table B-9.

Table B-9
DISTRIBUTION OF HOUSEHOLDS BY INCOME: 1980
City of Pittsburgh

	Households	
	<u>Number</u>	<u>Percent</u>
<u>Below \$10,000 - Subtotal</u>	<u>2,687</u>	<u>24.2%</u>
● 0 - 2,499	473	4.3
● 2,500 - 4,999	905	8.1
● 5,000 - 7,499	700	6.3
● 7,500 - 9,999	609	5.5
<u>Between \$10,000 and \$20,000 - Subtotal</u>	<u>2,982</u>	<u>26.8%</u>
● 10,000 - 14,999	1,451	13.1
● 15,000 - 19,999	1,531	13.7
<u>Over \$20,000 - Subtotal</u>	<u>5,442</u>	<u>49.1%</u>
● 20,000 - 24,999	1,631	14.8
● 25,000 - 29,999	1,386	12.5
● 30,000 - 39,999	1,628	14.7
● 40,000 - 49,999	527	4.7
● 50,000 +	270	2.4
TOTAL Households	11,111	100.0

Source: U.S. Census: 1980, STF-3.

Table B-10 indicates that renter households are more likely to be subject to housing "overpayment" than homeowner households. Over half of all renter households paid more than 25 percent of their incomes in rent, compared to one-third of all households in owner-occupied housing. Within this category, most renters paid more than 35 percent of their income on housing, while only 15 percent of all homeowners had such proportionately high housing costs.

Not surprisingly, low-income households make up the bulk of those renter households with housing overpayments. A full 85 percent of those renter households earning less than \$10,000 a year paid over one-quarter of their income in rent. Over 1,000 low income renter households spent more than 35 percent of their income on housing, compared to 17 percent of upper income households.

In a similar fashion, low-income homeowners are more likely to bear housing costs that represent a higher proportion of their incomes, although the gap between income classes is not as pronounced as it is among renter households. Given the fact that a substantial number of the owner-occupied housing in Pittsburgh was built during the high cost decade of the seventies, it appears likely that middle and upper-income households able to purchase these homes may be devoting a significant portion of their household income to meeting their mortgage payments. However, 62 percent of low-income homeowner households paid more than 25 percent of their income for housing costs compared to 22 percent of those homeowners with incomes over \$20,000.

As Table B-11 illustrates, housing overpayments are more prevalent in particular census tracts than others, most noticeably in the northern and western area of Pittsburgh. Over half of all households in census tracts 3090 and 3141 spend more than 25 percent of their income on housing costs. Furthermore, housing overpayments occur in those tracts with the highest incidence of deteriorated/dilapidated housing.

4. OVERCROWDING

In 1980, 641 Pittsburgh households lived in overcrowded housing, defined by the census as those housing units with more than one person per room. Almost 6 percent of the housing stock in Pittsburgh is thus classified as "overcrowded", compared with 3 percent in the entire county. Overcrowding is more prevalent among renter households, occurring in 10 percent of all renter-occupied housing. Five percent of all rental units have over 1.5 persons per room, compared to less than one percent of owner occupied housing.

Overcrowding, of course, is related both to the size of households and to the inadequate characteristics of the housing stock. Due to the declining share of rental housing in Pittsburgh over the past decade (Table C-2) large renter households have more difficulty finding housing units of an adequate size, thus accounting for part of the incidence of overcrowding among the renter households. In addition, rental units in Pittsburgh are generally smaller than owner-occupied units, both in number of total rooms and number of bedrooms (Table C-6).

The following section describing the characteristics of the city's housing stock will further illustrate the relationship between household and housing characteristics in Pittsburgh.

Table B-10

HOUSING OVERPAYMENTS BY TENURE OF HOUSEHOLDS: 1980

City of Pittsburgh

Percent of Income Spent for Housing	Households by Annual Income			Total Households	
	Less than \$10,000	\$10,000-19,999	More than \$20,000	Number	Percent
<u>Total Renter Households</u>	1,460	919	719	3,098	100%
Under 25 percent	220	548	635	1,403	45
25 - 34 percent	231	244	67	542	17
Over 35 percent	1,009	127	17	1,153	37
Not Computed	122	5	3	130	-
<u>Total Owner Households</u>	900	1,651	4,156	6,707	100%
Under 25 percent	343	848	3,259	4,450	66
25 - 34 percent	157	382	724	1,263	19
Over 35 percent	400	421	173	994	15
Not Computed	46	-	-	46	-
<u>Total Households</u>	2,360	2,570	4,875	9,805	100%
Under 25 percent	563	1,396	3,895	5,853	60
25 - 34 percent	388	626	791	1,805	18
Over 35 percent	563	548	190	2,147	22
Not Computed	168	5	3	176	-

*Percent computed for all households reporting housing payments as percentage of income, thereby excluding a total of 176 units not reported in the 1980 census.

Source: U.S. Census: 1980, STF-3.

Table B-11
OVERPAYMENT AND OVERCROWDING BY CENSUS TRACT: 1980
City of Pittsburgh

Characteristics	Census Tracts										Total All Tracts
	3090	3100	3110	3120	3131.01	3131.02	3131.03	3132.01	3132.02	3141	
Total Overpaying Households ^a	346	527	280	100	369	202	342	584	724	480	3,954
Percent all households ^b	52%	40%	30%	33%	29%	42%	35%	40%	48%	53%	40%
Renter Households Overpaying ^a	311	353	167	38	134	34	55	246	212	145	1,695
Percent all renter households	63%	57%	52%	40%	36%	41%	48%	58%	61%	62%	55%
• Under \$10,000/yr. income-Number	273	327	105	38	67	14	13	206	153	44	1,240
-Percent ^c	87%	84%	88%	70%	58%	100%	100%	85%	97%	100%	85%
• \$10,000 - \$20,000/yr. -Number	38	19	54	0	60	6	29	40	47	78	341
-Percent ^c	29%	11%	45%	-	45%	100%	100%	40%	42%	86%	40%
• Over \$20,000/yr. -Number	0	7	8	0	7	14	13	0	12	23	84
-Percent ^c	-	11%	10%	-	6%	23%	18%	-	16%	23%	12%
Owner Households Overpaying ^a	35	174	113	62	235	168	287	338	512	335	2,259
Percent all owner households	19%	25%	18%	30%	26%	43%	33%	33%	44%	50%	34%
• Under \$10,000/yr. income - Number	35	91	62	54	66	22	26	61	96	44	557
- Percent ^c	48%	39%	45%	100%	70%	100%	84%	67%	80%	100%	62%
• \$10,000 - \$20,000/yr. - Number	0	65	44	8	95	56	70	131	153	183	805
- Percent ^c	-	32%	25%	17%	40%	79%	48%	45%	72%	80%	49%
• Over \$20,000/yr. - Number	0	18	7	0	74	90	191	146	263	108	897
- Percent ^c	-	7%	2%	-	13%	30%	28%	22%	32%	27%	22%
Total Overcrowded Households ^d	96	76	95	3 ^e	42	14	23	110	61	48	568
Percent all households	12%	5%	10%	1%	3%	3%	2%	7%	4%	4%	5.2%
By Race											
• White	10	30	44	NA	13	7	7	25	24	33	193
• Black	34	11	0	NA	6	0	0	40	10	15	116
• Asian	6	0	7	NA	12	0	16	36	0	0	78
• Native American	0	0	0	NA	0	0	0	5	0	0	5
• Hispanic ^f	56	55	58	NA	10	7	0	16	36	7	245

a Households paying over 25 percent of their income on housing costs.

b Percent of all households reporting housing costs related to income.

c Percent of households overpaying within each income category.

d Occupied units with complete plumbing with more than 1.00 persons per room.

e No breakdown by racial category available.

f Hispanic is counted as an ethnic, rather than racial group, and may be included within other racial groups to make up the total.

Table B-12
OCCUPANCY AND CROWDING IN HOUSING UNITS: 1980
City of Pittsburgh

Persons Per Room	Renter	Owner	All Occupied Units	
	Occupied	Occupied	Number	Percent
1.00 or less	2,969	7,477	10,446	94.2%
1.01 - 1.50	187	226	413	3.7
Over 1.50	162	66	228	2.1
Total Occupied Units	3,318	7,769	11,087	100.0

Source: U.S. Census: 1980, STF-1

C. HOUSING CHARACTERISTICS AND TRENDS

1. PHYSICAL HOUSING AND OCCUPANCY CHARACTERISTICS

A total of 13,367 housing units were located in the City of Pittsburg at the beginning of 1984. As the table below indicates, Pittsburg's housing stock almost doubled between 1970 and 1984, representing a net addition of over 6500 units. The rate of growth in Pittsburg's housing stock (79 percent during the 70's) was higher than the already substantial growth rate (41 percent) recorded for the County as a whole (see Table C-1).

Table C-1
CHANGE IN NUMBER OF HOUSING UNITS: 1970-1984
City of Pittsburg and Contra Costa County

<u>Period</u>	<u>Pittsburg</u>	<u>Contra Costa</u>
1984 ^a	13,393	267,142
1980 ^b	11,927	241,534
1970 ^b	6,720	178,384
Average Annual Percent Change		
1980-84 ^c	3.2%	2.8%
1970-80	7.9%	4.1%

^aCalifornia Department of Finance, Population Research Unit, 1984.

^bU.S. Census: 1970 and 1980.

^cAnnual Percent Change between April 1, 1980 and January 1, 1984.

Source: U.S. Census: 1980; California Department of Finance; 1984.

According to the Census, the majority of the housing units gained in the last decade were built between 1975 and 1980. These new units were predominantly owner-occupied single-family detached dwellings. As Table C-2 demonstrates, Pittsburg's share of owner-occupied housing increased from 60 to 70 percent of its total housing over the decade with a resulting decline in the share of rental housing.

Vacancy rates in Pittsburg - especially for rental units - reached their peak in 1980. Rental vacancies were largely concentrated in specific subareas of the City. Of the total of 500 vacant units for rent in 1980, 333 were located in census tracts 3090 and 3100 - precisely those tracts most in need of housing rehabilitation according to Pittsburg's recent survey of housing conditions. Furthermore, over half of these units (272) were vacant less than two months, indicating the relatively high turnover rate in Pittsburg's rental market at the time of the Census. In addition to housing condition, rental vacancy rates may reflect a mismatch between housing need and supply for large families. According to the 1980 Census, none of the City's housing units with five or more bedrooms and only 3 percent of four-bedroom units were vacant, compared to 36 percent of studios and 15 percent of all one-bedroom units.

¹In particular, high vacancy rates were reported for neighborhoods 1, 2, and 3 which reported 81, 34, and 54 vacant rental units respectively (U.S. Census, Neighborhood Statistics Program: 1980).

Table C-2

HOUSING TRENDS BY TENURE AND OCCUPANCY: 1970-1980
City of Pittsburgh

Housing Characteristics	1970		1980		Percent Change 1970-1980
	Number	Percent	Number	Percent	
<u>Total Occupied Units</u>	6445	100%	11,087	100%	72%
● Owner-Occupied Units	3879	60	7,769	70	100
● Renter-Occupied Units	2566	40	3,318	30	29
<u>Total Vacant Units</u>	275	100%	840	100%	205%
● Vacant for Sale	37	13	189	23	
- Home Owner Vacancy Rate	0.9%	-	2.4%	-	
● Vacant for Rent	164	60	500 ^a	60	
- Rental Vacancy Rate	6.0%	-	13.1%	-	
● Rented or Sold, Awaiting Occupancy	12	4	72	9	
● Held for Occasional Use	18	7	14	2	
● Seasonal/Migratory	0	-	1	-	
● Other Vacant	44	16	64 ^a	16	

^aIncludes 15 units reported as "boarded up" in the 1980 census.

Source: U.S. Census, General Housing Characteristics: 1970 and 1980.

Although vacancy rates have declined since 1980, Pittsburg's share of vacant units remains well above the County average. According to 1983 Federal Home Loan Bank statistics, Pittsburg's 3.3 percent vacancy rate was considerably higher than most cities in Contra Costa County.¹

Table C-3
HOUSING VACANCY: SEPTEMBER 1983
Pittsburg Area and Contra Costa County

Type of Units	Pittsburg ^a		Contra Costa	
	Number	Percent	Number	Percent
Total Vacant Units	560	3.3	4,136	1.7
● Single-family ^b	406	3.2	2,430	1.4
● Multi-family	118	4.2	1,596	2.4
● Mobile Homes	36	2.5	110	2.1

^aPittsburg includes all housing units within postal zip code 94565, and thus includes West Pittsburg.

^bSingle-family detached only. (Single-family attached is included in multi-family category)

Source: Federal Home Loan Bank of San Francisco "Contra Costa County Housing Vacancy Survey," September 1983

In addition to vacancy rates, Pittsburg's housing stock differs from the County's in both tenure and types (see Table C-4). Although Pittsburg has an equal share of rental housing (32 percent) as Contra Costa County, Pittsburg's rental stock has been declining as a share of total housing over the last decade (Table C-2). Nevertheless, Pittsburg's rental vacancy rate of 13.1 percent in 1980 was considerably higher than the County's reported rental vacancy rate of 4.5 percent. According to the 1980 Census, only 227 of the 500 rental units were vacant for two or more months.

Over three-quarters of Pittsburg's housing units are single-family dwellings, almost all detached. Table C-4 indicates that Pittsburg has a smaller share of multi-family housing units (as a proportion of all housing) than the County as a whole. The large majority of these multi-family dwellings - over three-quarters - are renter-occupied, and represent the bulk of Pittsburg's subsidized housing stock. Table C-5 shows the variation in the distribution of structure types by tenure; single-family detached dwellings make up a full 89 percent of all owner-occupied housing, compared to only 46 percent of renter-occupied housing units.

¹Only Crockett had a higher 1983 vacancy rate (4.1 percent) in the Federal Home Loan Bank's vacancy survey of September, 1983 for Contra Costa County. Vacant Units and the vacancy rate for Pittsburg include all units within the 94565 postal zip code, an area which includes most of West Pittsburg. More recent housing statistics from the State Department of Finance reported a vacancy rate of 5.3 percent for Pittsburg as of January 1, 1984, compared to the 3.8 percent vacancy rate reported for the County as a whole.

Table C-4

SELECTED HOUSING CHARACTERISTICS: 1980
City of Pittsburg and Contra Costa County

Type of Units	Pittsburg		Contra Costa	
	Number	Percent	Number	Percent
Total Housing Units	11,927	100%	251,951	100%
Rental Housing	3,818	32.0	80,279	31.9
Occupied	3,318	27.8	76,674	30.4
Vacant, for Rent	500	4.2	3,605	1.4
Owner Housing	7,967	66.8	168,004	66.7
Occupied	7,769	65.1	164,860	65.4
Vacant, for Sale	189	1.6	3,144	1.2
Other vacant, Year-round	150	1.3	3,438	1.4
Seasonal vacant	1	-	230	0.1
Total Condominium Units	108	0.9	17,267	6.9
Owner-Occupied	38	0.3	11,092	4.4
Renter Occupied	70	0.6	4,800	1.9
Vacant	0	0.0	1,375	0.5
Total Year-Round Units ^a				
<u>Structure Type</u>	11,926	100%	251,781	100.0%
Single Family	9,317	78.1	184,801	73.4
2-4 Units	1,193	10.0	21,438	8.5
5+ Units	933	7.8	39,595	15.7
Mobile Homes	484	4.1	5,947	2.3
<u>Number of Bedrooms</u>				
None	233	2.0	3,452	1.4
1-2	4,046	33.9	101,418	40.3
3	5,870	49.2	95,065	37.8
4	1,719	14.4	45,342	18.0
5+	59	0.5	6,504	2.6

^a"Year-Round" housing units exclude seasonal and migratory dwellings. Data source is U.S. Census: 1980, STF-3; all data in table above is taken from STF-1 tape.

Table C-5

HOUSING UNITS BY TENURE AND UNITS IN STRUCTURE: 1980

City of Pittsburgh

Units in Structure	Renter-Occupied		Owner-Occupied		Total Occupied	
	Number	Percent	Number	Percent	Number	Percent
1 Detached	1,533	46%	6,901	89%	8,434	76%
1 Attached	257	8	142	2	399	4
2	359	11	77	1	436	4
3 - 4	518	16	86	1	604	5
5 or more	631	19	135	2	766	7
Mobile Home	20	1	428	5	448	4
TOTAL - All Units	3,318	100%	7,769	100%	11,087	100%

Source: U.S. Census: 1980, STF-3

One characteristic relating to Pittsburgh's small number of multi-family owner-occupied units is the relatively low number of condominiums in the city. According to the 1980 census, a total of 108 condominium units accounted for less than one percent of Pittsburgh's total housing stock. In comparison, condominiums comprised almost seven percent of all housing units in Contra Costa County (Table C-4), and over four percent in the Bay Area as a whole. Furthermore, in contrast to the regional pattern, the majority of Pittsburgh's condominiums are renter-occupied.

According to 1984 building records from the Department of Community Development, a total of 648 mobile homes in Pittsburgh located in two mobile home parks house a total of 1,696 permanent residents. The 1980 Census reports that Pittsburgh's share of mobile homes - 4.1 percent of year round housing - is substantially higher than both the County and the Bay Region, where mobile homes account for only 2.3 percent of all housing.

Housing units in Pittsburgh are of moderate size; Table C-4 shows that Pittsburgh has a smaller share of both small and large-sized units than the County as a whole. One half of Pittsburgh's housing stock contains three bedrooms, while 15 percent of housing units have four or more bedrooms. However, the size of housing as measured by number of bedrooms differs considerably by tenure. Renter-occupied housing units are considerably smaller, on average, than owner-occupied dwellings in Pittsburgh. As Table C-6 indicates, 37 percent of the City's rental units have three or more bedrooms, compared to 78 percent of all homeowner units. Furthermore, the City's rental stock includes no housing units with five or more bedrooms, although almost 500 rental units house families with five or more persons.

Thus, although Pittsburgh's rental stock is of a smaller size than homeowner units, rental units house a substantial share of the City's large households. Seven percent of all rental housing is occupied by six or more persons, compared to six percent of all owner-occupied housing, and the proportion of each tenure category

used by five-person households is virtually the same. As noted previously, the low vacancy rates for four and five-bedroom units and high vacancy rates for studios and one bedroom units further substantiate the housing shortage for large households in Pittsburgh. The relatively small size of rental units plus high incidence of large households occupying rental housing is closely correlated to the higher incidence of overcrowding in renter-occupied units as compared with owner-occupied housing (see Table B-13).

Table C-6
OCCUPIED HOUSING UNITS BY TENURE, SIZE AND PERSONS IN UNIT: 1980

City of Pittsburgh						
Size Characteristics	Total Occupied		Owner-Occupied		Renter Occupied	
Bedrooms in Unit	Number	Percent	Number	Percent	Number	Percent
0	150	12	10	0.1%	140	4%
1	1,129	10	178	2	951	29
2	2,493	22	1,495	19	998	30
3	5,591	50	4,530	58	1,061	32
4	1,665	15	1,497	19	168	5
5+	59	0.5	59	0.8	0	0
Total Housing Units	11,087	100%	7,769	100%	3,318	100%
Persons in Unit						
1 person	1,850	17%	961	12%	889	27%
2 persons	3,234	29	2,416	31	818	25
3 persons	2,239	20	1,607	21	632	19
4 persons	2,083	19	1,598	21	485	15
5 persons	1,003	9	725	9	278	8
6+ persons	678	6	462	6	216	7
Total Housing Units	11,087	100%	7,769	100%	3,318	100%

Source: U.S. Census: 1980, STF-3

In addition to overcrowding, housing units are more likely to be older when they are renter-occupied. Although almost half of Pittsburgh's housing stock was built since 1970, less than a third of all housing occupied by renter households was built between 1970 and 1980 (see Table C-7). The bulk of this older, renter-occupied housing is located north of the freeway in census tracts 3090, 3100, 3110 and 3120 - the same tracts which show a concentration of the City's deteriorated housing stock.

The last year for which census data are available reveals the trend toward owner-occupied housing more sharply. Between 1979 and March of 1980 only 41 rental units were built as compared with 535 home owner units during the same time period.

Although no data are available on tenure of new housing units built since 1983, Table C-8 indicates that the overwhelming majority (87 percent) of all new residential construction in Pittsburgh has been single-family housing units.

Table C-7
HOUSING UNITS BY TENURE AND BY AGE: 1980
City of Pittsburgh

Year Structure Built	Total Occupied Units		Renter-Occupied		Owner Occupied	
	Number	Percent	Number	Percent	Number	Percent
1979-March 1980	567	5%	41	1%	535	7%
1975-78	2,395	22	388	12	2,007	26
1970-74	2,083	19	602	18	1,481	19
1960-69	1,397	12	471	14	906	12
1950-59	2,237	20	648	20	1,589	20
1940-49	1,192	11	563	17	629	8
Before 1940	1,227	11	605	18	622	8
Total Housing Units	11,087	100%	3,318	100%	7,769	100%

Source: U.S. Census: 1980, STF-3

Table C-8
NEW HOUSING UNITS BY TYPE: 1980-1983
City of Pittsburgh

Type	Total	1980*	1981	1982	1983
Total Units Added	1,482	362	531	254	335
- Single family	1,292	354	364	246	328
- Multi family	190	8	167	8	7

* Since April 1, 1980

Source: City of Pittsburgh, Department of Community Development, Housing Unit Reports: 1980-1983.

The bulk of Pittsburgh's new housing has been constructed south of the freeway (State Highway 4). Just four census tracts - 3131.01, 3131.03, 3132.01 and 3132.02 - account for 1236 units, or 83 percent of all new construction since April of 1980 (Table C-9). A number of designated neighborhoods within these tracts consist almost entirely of housing built after 1970¹, standing in sharp contrast to neighborhoods north of the freeway - such as 2 and 4 - where the

¹ Over 90 percent of the housing stock in neighborhoods 9, 13, 16, 17, 20, 21 and 22 was built after 1970 (Bureau of the Census, Neighborhood Statistics Program, 1980).

Table C-9
NEW HOUSING CONSTRUCTION BY CENSUS TRACT: 1980-1983
City of Pittsburgh

	Total	3090	3110	3110	3120	Census Tracts					3141
						3131.01	3131.02	3131.03	3132.01	3132.02	
Total New Units (4/1/80-12/31/83)	1,488	95	15	3	69	343	66	201	391	301	4
1980 (After 4/1)	362	0	4	2	0	121	0	68	0	163	4
1981	536	5	4	0	18	214	35	81	175	4	0
1982	255	25	NA	1	32	8	31	52	95	11	0
1983	335	65	7	0	19	0	0	0	121	123	0

Source: City of Pittsburgh, Department of Community Development, Housing Units Reports, 1980-1983.

majority of housing construction occurred before 1940. However, concentrations of relatively older housing stock can be found south of the freeway as well; the majority of housing in neighborhoods 10, 12, and 14 was built during the 1940's and 50's.

The physical condition of housing in Pittsburg is difficult to gauge and varies widely by area within the city. Although no recent data exist on housing conditions in the census tracts south of the freeway, the large number of new housing units built in this area in recent years suggests that most of these are likely to be in excellent condition with the exception of those older housing units concentrated in neighborhoods 8, 10, 12, and 14. Pittsburg's 1984 housing survey of all units north of the freeway reported that 1695 units out of a total of 2353 units, or 72 percent, were in need of some rehabilitation.¹

Citywide, the 1980 Census indicated that 71 occupied units lacked adequate plumbing. As shown in Table C-10, the incidence of housing lacking complete plumbing is slightly higher than that found at the county level.

Table C-10
HOUSING UNITS LACKING COMPLETE PLUMBING: 1980
City of Pittsburg and Contra Costa County

Characteristics	Pittsburg	Contra Costa
Total Units	11,927	251,951
Units Lacking Complete Plumbing	96	1,472
- Occupied	71	1,224
- Vacant	15	248
Percent of Total Units	0.8%	0.6%

Source: U.S. Census: 1980, STF-3

Nevertheless, the condition of plumbing in Pittsburg's housing stock has improved since 1970, when 2.3 percent of all housing units lacked complete plumbing.

2. Housing Costs

Homeowner costs in Pittsburg correspond to monthly housing costs reported for the Bay Area, with median rents somewhat lower in Pittsburg than the surrounding region.

¹Of the remaining 658 units, a total of 629 units required no rehabilitation and 84 units were reported as vacant.

²U.S. Bureau of Census, General Housing Characteristics: 1970

Table C-11
MONTHLY HOUSING COSTS: 1980
City of Pittsburg and Bay Area

Monthly Housing Costs*	Pittsburg	Contra Costa	Bay Area
Median Homeowner Costs			
- With Mortgage	\$439	\$468	\$440
- Without Mortgage	105	104	105
Median Gross Rent	233	294	298

* Both median monthly housing costs and median gross rents include utilities and fuels; monthly other costs include taxes, insurance, utilities, fuels and mortgage.

Source: U.S. Census: 1980, STF-3.

Furthermore, as Table C-11 indicates, Pittsburg renters on average paid much less for housing than homeowner households. However, as noted previously, renter households on the whole devoted a larger share of their income to housing costs than homeowners. In addition, the existence of mortgage tax deductions greatly decreases the relative cost advantage enjoyed by renter households. As of 1980, 80 percent of all Pittsburg homeowners had a mortgage on their home.

a. Housing Values

The median value of homes in Pittsburg is substantially lower than region-wide housing values, although the dramatic rise in city housing values - an almost fourfold increase between 1970 and 1980 - parallels the rate of increase in Bay Area housing values (Table C-12).

Table C-12
MEDIAN HOUSING VALUE: 1960-1980
City of Pittsburg and Bay Area

Year	Pittsburg	Bay Area
1970	\$17,300	\$26,197
1980	\$66,300	\$98,100

Source: U.S. Census: 1970 and 1980, STF-1

Over 90 percent of Pittsburg's owner-occupied housing units are valued below \$100,000, roughly equivalent to the regional median housing value. Table C-13 shows a fairly even distribution of Pittsburg housing values, with over half of all owner-occupied homes valued between \$50,000 and \$80,000 in 1980. In large part, the relatively lower priced housing market in Pittsburg explains the significant upsurge in housing production and supply experienced by the City throughout the seventies. Furthermore, the presence of relatively affordable housing may account for the city's class and racial heterogeneity, as low-income and minority households priced out of the prevailing housing market in neighboring cities stay in and/or move to Pittsburg.

Table C-13
OWNER-OCCUPIED HOUSING VALUES: 1980
City of Pittsburg

Value	Number	Percent
Less than \$20,000	125	1.8
20,000 - 29,999	266	4.0
30,000 - 39,999	363	5.6
40,000 - 49,999	695	10.4
50,000 - 79,999	3,501	52.2
80,000 - 99,999	1,336	19.9
100,000 -149,999	381	5.7
150,000 or more	46	0.7
Total	6,713	100.0

Source: U.S. Census: 1980, STF-1.

b. Rents

Although Pittsburg rents are relatively low compared to the county as a whole, median rents in the city more than doubled between 1970 and 1980, increasing from \$75 to \$184 over the decade. According to the 1980 census, three-quarters of all renter households paid less than \$300 a month for rent (Table C-14).

Table C-14
CONTRACT RENT OF RENTER-OCCUPIED HOUSING: 1980
City of Pittsburg and Contra Costa County

Monthly Rent	Pittsburg		Contra Costa	
	Number	Percent	Number	Percent
Less than \$100	542	16.9%	4,840	6.5%
\$100 - 149	497	15.6	4,893	6.6
\$150 - 199	701	22.0	8,988	12.2
\$200 - 249	331	10.4	12,242	16.6
\$250 - 299	307	9.6	14,982	20.3
\$300 - 399	650	20.4	16,803	22.7
\$400 - 499	96	3.0	6,639	9.0
\$500 or more	11	0.3	3,250	4.4
No Cash Rent	58	1.8	1,307	1.8
TOTAL	3,194	100.0%	73,944	100.0%

Median Contract Rent ^a	\$184	\$268
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^a Median Contract rent refers to the median monthly rent contracted for, regardless of utilities, furnishings or services. The comparative figure for the Bay Area was \$274.00

Source: U.S. Census 1980, STF-1.

Table C-15
HOUSING CHARACTERISTICS BY CENSUS TRACT: 1980
City of Pittsburgh

Characteristics	Census Tracts										TOTAL ^{a/}
	3090	3100	3110	3120	3131.01	3131.02	3131.03	3132.01	3132.02	3141	
<u>Total Housing Units</u>	1002	1,560	1,074	357	1,712	503	1,119	1,625	1,658	1,317	11,927
● Occupied	780	1,404	994	333	1,606	490	1,086	1,573	1,611	1,203	11,080
- Owner	226	746	662	238	1,200	400	967	1,115	1,238	970	7,762
- Renter	554	658	332	95	406	90	119	458	373	233	3,318
● Vacant	237	140	80	24	106	6	33	52	47	114	839
<u>Structure Type (All)</u>											
Single-family	516	1,026	905	282	1,138	496	1,063	1,465	1,419	1,007	9,317
2-4 Units	257	306	108	66	74	0	18	106	215	36	1,193
5+ Units	221	225	61	9	301	0	38	54	24	0	933
Mobile Homes	8	3	0	0	199	7	0	0	0	274	484
<u>Year Structure Built</u>											
April 1980 - December 1983 ^b	95	15	3	59	343	66	201	391	301	4	1,478
1970 - March 1980	181	57	10	19	949	486	848	703	876	1,262	5,402
1960 - 69	49	155	62	67	398	17	224	374	111	32	1,489
1950 - 59	99	336	639	204	359	0	37	432	262	9	2,377
1940 - 49	177	341	246	56	0	0	4	98	328	14	1,264
Before 1940	485	671	117	11	6	0	6	18	81	0	1,395
<u>Mortgage Status</u>											
Units with Mortgage	64	313	366	171	697	389	814	937	1,029	637	5,417
Units not Mortgaged	122	382	249	33	198	5	58	109	141	39	1,336
<u>Median Monthly Owner Costs (\$)</u>											
Mortgage	\$208	\$365	\$264	\$181	\$428	\$425	\$506	\$388	\$524	\$505	\$437
No Mortgage	\$13	93	103	117	117	225	174	93	99	142	105
Median Gross Rent	\$185	193	240	205	208	475	472	299	239	409	233
Occupied Units without Complete Plumbing	11	16	7	11	7	0	6	0	4	0	62

a/ Totals Based on 85% sample Source: U.S. Census: 1980, STF-3).

b/ Housing units built after 1980 Census not included in other housing categories.

Source: City of Pittsburgh, Department of Community Development, Housing Unit Reports, 1980-83.

Housing characteristics and costs vary widely across sub-areas of the city. Table C-15 illustrates the tenure, type, age, and cost of housing by census tracts. Median monthly housing costs both for rental and for homeowner units are significantly lower in those census tracts containing housing predominantly built before 1960 - tracts 3090, 3100, 3110, and 3120. Rents are significantly lower in these first two census tracts, where the large proportion of Pittsburgh's renter households live.

c. Energy Conservation

As prices of gas and electricity rise, households are being faced with increasingly unaffordable shelter costs. If the City is to address housing needs in the future and continue to maintain affordability of planned new units, increased energy self-sufficiency is necessary. Continued future affordability can be ensured by careful land use planning and conservation measures promoted today.

Passive and natural heating and cooling systems in subdivisions, solar shade control, as well as Title 24 energy standards for residential buildings are addressed by current State laws. Energy policies supporting alternative and efficient transportation systems, reduction of energy consumption in buildings by means of appropriate design and solar orientation and implementation of other energy conservation techniques are stated in other elements of the City of Pittsburgh's General Plan.

The City has already actively participated in a number of programs designed to achieve energy conservation in residential and other sectors of the community, as summarized below:

- Energy conservation standards are incorporated into the rehabilitation programs, with particular emphasis on weather stripping, insulation and caulking.
- Pittsburgh is one of only three cities selected to participate in a three-year demonstration program initiated by PG&E, with the objective of achieving a minimum 10 percent reduction in overall energy waste. The City has been successful in reaching this target in the first two years of this current program, and PG&E has made available \$200,000 in funds to support local energy conservation projects (e.g. the installation of solar heating at a City pool)."
- Several community organizations provide energy assistance to low income homeowners, and encourage participation in the County's Energy Conservation Program, operated by the Community Services Department, which provides financial assistance in paying utility bills and in installing weatherization.
- PG&E's Peak Hour Reduction Program was made available in Pittsburgh last year for the first time. If the homeowner agrees to participate, a special attachment to the meter is installed, which provides for lower rates if usage is reduced in the afternoon peak period.
- Pittsburgh also participates in PG&E's ZIP low interest loan program for financing energy conserving devices in residential units.

D. DEVELOPMENT POTENTIAL

Table D-1 indicates the acreage of land available for development in each of the General Plan residential land use designations, and the potential number of housing units that could be accommodated on these sites based upon the density ranges defined in the General Plan.

Table D-1
LAND AVAILABLE FOR DEVELOPMENT, AND ITS BUILD-OUT POTENTIAL: 1984
Pittsburg Planning Area

GP Designation - Density Range	Total	Acres Developed	Vacant	Potential Units on Vacant Sites
Estate - 0-3 units/net acre	557	-	557	1,340
Low Density - 3-7 units/net acre	3,106	2,637	469	2,530
Medium Density- 7-17½ units/net acre	405 ^a	299 ^a	106	1,410
High Density - 17½-24 units/net acre	290	166	124	2,230
Total - All Residential Designations	4,358	3,102	1,256	7,510
Non-Residential Designations	3,650	1,146	2,504	-
TOTAL - All Designations	8,008	4,248	3,760	7,510

The acreage of vacant land in each designation was converted to the number of units potentially capable of being constructed by subtracting between 20 and 24 percent of the total vacant acres available to obtain an estimate of net acreage. The buildout shown in Table D-1 was calculated on the basis of the upper levels of density permitted in each density category. It does not reflect additional units which might be yielded by applying density bonuses for elderly or handicapped units, which are defined by policy as not less than 25 percent of the maximum density permitted in the applicable density designation.

A relatively large proportion of the vacant acreage is located in areas accessible to schools, major thoroughfares or collector streets, and other public facilities. With a projected housing need of 1,431 units defined for the five years 1984-89, it is clear from the land inventory data that sufficient land is available to enable the City's needs to be met. Whether or not it will also be possible to meet the need for additional housing opportunities for low- and moderate- income persons will depend more on the availability of additional subsidies than on the availability of appropriately designated land area.

^aIncludes 135 acres in mobile home parks.

Source: City of Pittsburg, Department of Community Development.

E. MARKET AND GOVERNMENT CONSTRAINTS

In preparing Pittsburg's housing program, attention has been given to factors which impede the City's ability to respond to housing needs. These factors include: 1) conditions in the housing market which affect the cost and availability of units, and 2) actions by the City of Pittsburg and other government agencies which affect housing development. This chapter discusses these constraints.

1. MARKET CONSTRAINTS

Since 1975, the demand for housing in the Bay Area has been very strong. Increasing job opportunities, an agreeable climate and lifestyle, proximity to the coastline, combined with the recent harsh winters in the eastern and mid-western United States has prompted a high rate of migration to this area. Demographic trends have also contributed to the strong demand for housing. The coming of age of the post-war population boom has created a peak in the need for additional units. Greater frequency of divorce and of singles living on their own, as well as smaller family sizes, has decreased the average household size. As a result, more units are now needed to house a given population as compared with the past. Periods of high inflation have made home ownership an attractive hedge, and has intensified the desire to buy residential property among consumers.

The City of Pittsburg occupies an important location both within the Bay Area and in Contra Costa County. Regional trends in the cost of land, financing, labor, and materials, as well as the relationship between the supply and demand for housing have had an impact on Pittsburg's housing situation. New home construction has been geared to the market for moderately priced single family units to a greater extent than many other areas in the County, and in recent years, the Pittsburg/Antioch area has rapidly developed in this fashion.

In January 1984, the Bank of America reported that construction costs for the "standard quality" single family detached home was just under \$75,000 for the San Francisco Bay Area as a whole. This was based on an assumed 1,570 square foot home and does not include the cost of land. Since October 1980, the cost of construction alone has gone up about 20 percent over the \$62,000 figure reported that time.

Residential land values in the Bay Area have increasingly become a major component of housing values. Land costs typically comprise about one quarter of the total costs of residential development. In the San Francisco Bay Region, however, the value of residential land increased from 30% to 37% of average total value of single-family homes between 1978 and 1983 (see Table E-1). According to the Real Estate Research Council of Northern California, residential land values have increased 115% over the last five years, compared to the 78% increase reported for the value of improvements. It is interesting to note that land values in the Bay Area continued to rise during the last year, while the value of improvements showed a slight decline.

Table E-1
SINGLE-FAMILY RESIDENTIAL VALUE TRENDS: 1978-1983
San Francisco Bay Area

Year	Average Appraised Value*		Lot Only	Lot Value as % of Total Value
	Total	Improvements		
1978	\$ 80,993	\$56,184	\$24,809	30.6%
1979	96,528	64,872	31,656	32.8%
1980	120,411	79,616	40,795	33.8%
1981	139,550	90,077	49,473	35.5%
1982	143,483	91,110	52,383	36.5%
1983	143,820	90,512	53,308	37.1%
% Increase	+77.5%	+61.1%	+114.9%	-

*Based on a 200-house sample of Bay Area homes reported in April of each year.

Source: Real Estate Research Council of Northern California, Trends.

Assuming the same 37 percent ratio of lot value to total value, the \$75,000 "standard quality" home would actually be priced at about \$120,000 including land. This assumes Bay Area averages for land value, lot sizes, amenities, etc. In Pittsburg, most new homes have been selling at between \$80,000 and \$90,000 at densities of 5-6 units per acre, with modest amenities. Used single-family homes have been selling for \$70,000 and \$76,000 during the past year, indicating a modest gap in price between new and used homes. Unimproved land in Pittsburg appropriate for residential development is estimated to cost about \$35,000 per acre, --a figure that has remained relatively unchanged over the past several years.

While average home values have increased 78 percent for the Bay Area as a whole over the past 5 years, local realtors indicate that in Pittsburg, home values have gone up only about 20 percent during the same period. In both cases, these increases refer to existing housing, excluding newly built dwellings placed on the market for the first time.

Rents in Pittsburg, on the other hand, have increased much faster than home values. The median priced home valued at \$66,300 in 1979 would, for example have rented at about \$310 per month. That same home, which would be valued today at about \$80,000, would rent at about \$550, --a 77 percent increase in rent, compared with only a 20 percent increase in value. Assuming that same rate of increase applied to multi-family rentals, the median contract rent of \$184 reported in the 1980 Census would today be up to \$326.

a. Speculation

During the past few years, Contra Costa County has experienced widespread speculation in residential real estate. Many single-family units have been held primarily for investment purposes rather than as the principal and long-term residence of the owner and other lenders. Banks have responded by charging different interest rates for mortgages, depending on whether or not the buyer

intends to live in the unit. In this way, speculation may be viewed as having increased the supply of rental housing in Pittsburgh, but not enough to keep rents from rising faster than sale prices. Compared with the typical cost of today's mortgage payments, however, rent levels in Pittsburgh are more closely related to the needs and limitations of moderate income households.

Speculation may also be viewed as a constraint on Pittsburgh's ability to provide and retain a supply of lower cost housing. Speculation bids up the price of housing, whether for rent or for sale, regardless of the cost of residential construction, or the price paid for the land. Lower income households face the keenest competition from more affluent households, since all households seek the most reasonable priced unit they can find. With 22 percent of Pittsburgh's housing valued at less than \$50,000 in 1980, it appears that there is abundant opportunity for such speculation.

b. Mortgage Revenue Bond Financing

Developers have been greatly assisted in their sales efforts by the availability of lower interest bond financing. It is not likely that there would have been as many homes constructed and sold if buyers did not have access to this fixed-rate, long-term financing.

Resales of units financed in this fashion have proven to be challenging, however. There have been many different bond issues, each with its unique requirements for borrower qualifications. The loans are not easily assumed, yet most contain heavy prepayment penalties during the first five years. Additionally, there are usually requirements that if the loan is to be assumed it can only be assumed by an owner-occupant. Some issues stipulate income limits.

The end result is that many people who have taken advantage of this kind of financing find themselves in trouble when a job transfer or other pressure forces them into selling. They find little or no growth in equity, coupled with high selling costs, which usually means net loss in cash. This loss of cash equity forces most owners to insist that a new buyer assume their existing financing, in order to avoid the stiff prepayment penalty. Unfortunately this requirement often limits the potential market for the property.

2. GOVERNMENT CONSTRAINTS

The California Legislature has delegated specific responsibilities and a certain amount of discretionary authority over the development and use of land. Through building codes, development procedures, requirements, and fees, cities and counties influence the location, density, type, number, quality and appearance of housing units in their jurisdiction. These actions, in turn, affect the cost and availability of housing not only within their borders but in the region as a whole. Pittsburgh's Revised General Plan and its development process is reviewed in this section to ascertain its impact on the City's ability to respond to its housing needs. Attention is also given to actions by other local, state, and federal government agencies which affect this endeavor.

a. General Plan

It is through the general plan that local jurisdictions attempt to resolve competing priorities and concerns. It should be noted that housing is only one of a number of important issues which municipalities must address. Pittsburgh's

Revised General Plan, and especially, the Land Use Element of the Plan, does establish the framework for development in the City. The Land Use Plan is the result of participation by Pittsburg residents and has been adopted by the City Council. It provides the context in which Pittsburg has attempted to address its housing needs.

The acreage shown for residential development within the Pittsburg Planning Area has a potential yield of 25,300 units; of this, the capacity to produce up to about 7,500 units still remains. A significant proportion of the anticipated units, about 5,200 in number, would be permitted at densities which have a potential for providing lower cost units. It should be noted, however, that higher densities do not guarantee lower costs. All the City can do is provide the potential and the opportunity to reduce costs through increased densities. In terms of volume, density and rate of production, Pittsburg's Revised General Plan is not viewed as a constraint to the provision of housing at this time.

b. Development Process

Pittsburg's Revised General Plan establishes the maximum number of units which can be built in the City. It states the City's potential capacity for housing. In order to build these units, developers must obtain a series of approvals. The major steps in the development process are shown in Table E-2.

Builders often complain that local government red tape and delays are one reason for the current high cost of housing. Certain steps in the development process are required by state rather than local law. These include:

- Amendment of the general plan to assure consistency between the land uses shown and the development request.

Table E-2
REQUIREMENTS FOR APPROVAL OF DEVELOPMENT
City of Pittsburg

<u>Approval</u>	<u>Approx. Processing Time In Months</u>	<u>Environmental Determination</u>	<u>Required By State Law</u>
General Plan Amendment*	4	Yes	Yes
Zone Change	2-3	Yes	No
Tentative Tract Map	2-3	Yes	Yes
Site Plan Review	1-2	No	No
Final Tract Map	1-2	No	Yes
Conditional Use Permit	1-2	Yes	No
Plan Check/Building Permits	1-2	No	Yes

* General Plan Amendment only required if land use proposed at subsequent stage is consistent with City's land use plan.

- The filing of tentative and final tract or parcel maps; the Subdivision Map Act requires that local jurisdictions must process these maps within 50 days.
- Adoption and enforcement of building codes.
- Compliance with the California Environmental Quality Act (CEQA); under this law, the City must make a determination as to whether or not an Environmental Impact Report is required at certain steps in the development process; CEQA also establishes the amount of time required for public review and posting of environmental documentation.

These requirements are outside local control. Each of them involves a certain cost to developers. This cost is reflected in higher housing prices and rents for the consumer.

The size of the staff assigned to process development is one obvious way the City influences the rate of housing production and thus its cost. California law (AB 844) requires local jurisdictions to complete the processing of any discretionary action such as a zone change within one year from submittal. The law will have an impact on housing costs attributable to processing delays.

Fees. Pittsburg traditionally has had a fee schedule which is modest. In comparison with those cities which recover all or a substantial portion of their processing costs by means of high fees, Pittsburg remains a modest cost community.

The following table compares Pittsburg's development fees with those of neighboring Contra Costa County communities and with other selected high growth areas in the region. Pittsburg's fees are not only consistently lower than those of other areas, but show up as less than one third the regionwide average, both for single-family and multi-family developments (see Table E-3).

c. Cost of Public Services

A recent trend has been for cities to require each new development to pay its own way rather than have the existing residents pay the costs through local taxes. Pittsburg has in recent years made extensive use of assessment districts, redevelopment agency funding (e.g., Los Medanos Community Development Plan) for major public improvements throughout the community. In many cases, these financing vehicles have helped developers to lower on- and off-site improvement costs.

d. Building Codes and Design Requirements

Building construction standards in Pittsburg and the unincorporated planning area are based upon the Uniform Building Code as updated.

e. Actions of Other Government Agencies

In many instances decisions by other cities, counties, and state agencies have restricted the regional supply of land available for development. These actions increase the pressure for development in Pittsburg and on land prices and ultimately sales prices and rents. Examples include the following:

Table E-3
RESIDENTIAL DEVELOPMENT FEES
Pittsburg and Selected Cities

<u>Jurisdiction</u>	<u>Planning Fees</u>	<u>Buildings Fees</u>	<u>Growth Fees</u>	<u>Utility Connections</u>	<u>Development Fees</u>
A. <u>Single-Family Residential Fees</u>¹					
Pittsburg	20	536	23	481	1,059
Concord	155	617	300	2,440	3,511
Martinez	132	472	817	2,536	3,956
Hercules	67	681	500	2,878	4,126
Contra Costa County ²	65	417	1,032	2,524	4,037
Pleasanton	20	566	2,025	3,389	5,999
Livermore	33	662	3,789	3,660	8,143
Mill Valley	42	592	525	2,871	4,030
<hr/>					
Bay Region Median	40	640	1,032	1,565	3,490
<hr/>					
B. <u>Multi-Family Residential Fees</u>³					
Pittsburg	35	1,405	81	2,118	3,639
Concord	325	1,300	820	9,115	11,560
Martinez	1,050	1,009	5,719	12,737	20,515
Hercules	200	1,737	3,500	17,243	22,680
Contra Costa County ²	795	1,032	3,564	9,153	14,544
Pleasanton	250	1,396	11,189	19,235	32,070
Livermore	400	1,617	16,163	17,998	36,578
Mill Valley	560	1,751	1,725	10,345	14,381
<hr/>					
Bay Region Median	375	1,597	4,320	6,835	11,387
<hr/>					

¹Per unit fees based on 100-unit subdivision of 3-bedroom single-family homes (1,434 square feet on 5500 square feet lots).

²Unincorporated areas.

³Per building fees based on 7-unit multi-family apartment buildings.

Source: ABAG, Development Fees in the San Francisco Bay Area: An Update. January, 1982.

- limitations on growth in some jurisdictions, and attitudes discouraging residential subdivision or development at moderate densities, thereby contributing to higher land and housing costs and the de facto exclusion of households in all but the highest income groups.
- unavailability of other close-in land suitable for residential development at moderate densities.

f. Resources Available for Housing Programs

The last, and most significant, governmental constraint on Pittsburgh's ability to address its housing needs is the amount of funding available for housing activities. To date Pittsburgh has availed itself of many opportunities including Redevelopment projects, CBDG grants, Rehabilitation and other federal housing programs. Notable programs in recent years have involved the creation of the Los Medanos Community Plan which will be financed through tax increments, the issuance of tax-allocation, assessment and revenue-leaseback bonds through the Community Redevelopment statutes, and the issuance of Mortgage Revenue bonds under the Marks-Foran Act, among others.

In spite of these recent events, the amount of money available will not meet the need. A sizeable increase in state and federal funding levels is needed before local governments can be expected to make a significant dent in the need for lower cost housing.

F. SPECIAL HOUSING NEEDS

1. DISABLED

The 1980 Census reported a total of 2,241 non-elderly Pittsburg residents with work disabilities, accounting for almost 11 percent of the population of working age (16-64 years). Over half of these persons were prevented from working by their disabilities.

The Census also identifies those persons with a health condition lasting longer than six months that prevents them from using public transportation. A total of 856 residents were classified as having a public transportation disability in 1980; almost 400 of these were senior citizens. As Table F-1 indicates, Pittsburg has proportionately more disabled residents - 3.9 percent of its total population - than the surrounding region.

Special housing needs for Pittsburg's disabled population may include emergency buzzers, access ramps, and specially designed kitchens and bathrooms.

Table F-1

ADULTS WITH A PUBLIC TRANSPORTATION DISABILITY: 1980

City of Pittsburg and Bay Area

Characteristics of Adults	Total	Pittsburg 16-64	65+	Total	Bay Area 16-64	65+
Age 16+, Not in Institution	22,279	20,734	2,351	4,010,064	3,510,566	501,933
Disabled	856	465	391	127,250	54,184	73,066
Disabled as Percent of Total	3.9%	2.2%	16.6%	3.2%	1.5%	14.6%

Source: U.S. Census: 1980, STF-3

2. ELDERLY

The 1980 Census reports 2,454 persons aged 65 or older living in Pittsburg, accounting for 7.4 percent of the total population (see Table A-3). Over 600 of these seniors live alone (Table B-2) indicating a significant demand for smaller housing units suitable for elderly residents. Senior citizens often face special housing needs due to limited and/or fixed incomes, inadequate facilities, and lack of private transportation. According to the 1980 Census, almost 200 elderly persons had incomes less than the poverty level, or 8 percent of the total senior population. Of the total Pittsburg housing units with senior householders in 1980, six reportedly lacked complete plumbing and eleven lacked complete kitchen facilities. Furthermore, 390 of these senior-headed households - one-quarter of all such households - lack vehicles, and another 38 lack telephones. Thus, location and access to commercial and public facilities are primary components of housing need for many elderly households in Pittsburg. Furthermore, 391 elderly persons - 17 percent of the senior population - were reported as having a public transportation disability, compounding problems of housing location, access, and design.

Table F-2

HOUSING UNITS WITH SENIORS BY TENURE: 1980

City of Pittsburgh

Units with at Least One Person 65 Years and Over

Tenure	Householder Under 65 Years		Householder 65+ Years		Total	
	Number	Percent	Number	Percent	Number	Percent
Renter-occupied	48	16%	415	26%	463	25%
Owner-occupied	248	84%	1157	74%	1405	75%
Total	296	100%	1572	100%	1868	100%

Source: U.S. Census: 1980, STF-1

Three quarters of Pittsburgh's senior households live in owner-occupied housing. Since 80 percent of all Pittsburgh's households are homeowners, households with elderly persons are slightly more likely to live in rental housing than households without elderly persons. In addition, those senior households headed by elderly are more likely to live in rental housing than those senior households with the householder under age 65, indicating a special need for rental housing to meet the needs for senior-headed households.

Stoneman Village, the city's only low-income elderly (non-hospital) housing facility, currently houses 151 residents.¹ Sixteen of these units are for physically disabled residents, almost all of which are seniors at the present time. An additional 47 persons live in the Pittsburgh Manor Convalescent Hospital. Although it is difficult to assess the housing needs of Pittsburgh's senior population - especially low-income seniors that do not own their own home - the consistently long waiting list at Stoneman Village indicates a substantial need for affordable elderly housing.²

3. LARGE HOUSEHOLDS

The 1980 Census reports 1,681 households with five persons or more representing 15 percent of all households in Pittsburgh. As Table F-3 indicates, Pittsburgh has proportionately more large families than both the County and the region, although the City does not have a greater share of large-sized housing units. In fact, as Table C-4 shows, Pittsburgh has a smaller share of housing units with four or more rooms than Contra Costa County as a whole. As previously noted (Table C-6), the shortfall in housing units for large households is more pronounced in the city's rental market - evidenced by higher incidence of overcrowding - due in part to the relatively smaller size of rental units compared to owner-occupied housing. Over ten percent of all renter households live in housing units with more than one person per room.

4. SINGLE-PARENT FAMILIES

The 1980 Census reports a total of 1109 single-parent families in Pittsburgh. The overwhelming majority of these parents (928) are single mothers (See Table B-4). Out of 5,147 Pittsburgh households with children, 928 or 19 percent are headed by single females.

¹ City of Pittsburgh, Department of Community Development, Group Quarters Population (Building Records), 1984.

² Conversation with Stoneman Village administrator, April 1984.

Table F-3

TOTAL OCCUPIED UNITS BY HOUSEHOLD SIZE: 1980

City of Pittsburg, Contra Costa County, and Bay Area

Household Size	Pittsburg		Contra Costa		Bay Area	
	No.	%	No.	%	No.	%
1 Person	1,850	17%	51,126	21%	528,055	27%
2 Persons	3,234	29	80,455	33	635,718	32
3-4 Persons	4,322	39	83,420	35	596,269	30
5 Persons	1,003	9	17,086	7	123,521	6
6+ Persons	678	6	9,447	4	86,986	4
Total Households	11,087	100%	241,534	100%	1,970,549	100%

Source: U.S. Census: 1980, STF-1.

Table F-4

NUMBER OF CHILDREN BY FAMILY TYPE: 1980

City of Pittsburg

Family Type	Total Children	Families With Children	Average Number Children Per Family
Married Couple	7,992	4,065	1.97
Female-Headed, No Husband	1,843	928	1.99
Male-Headed, No Wife	266	181	1.47

Source: U.S. Census: 1980, STF-3.

A full 21 percent of all persons under the age of 18, or 2,254 children, live with single parents. However, within the sub-population of Pittsburg's single-parent families, single mothers bear greater child care responsibilities than single fathers. As Table F-4 indicates, single mothers on the average have more children in their care than single fathers, and even slightly more children than married couples. Furthermore, single mothers are disadvantaged by lower average incomes, and lower rates of vehicle and home ownership compared with their male counterparts. Special needs of single-parent families - especially those headed by females - include housing that is affordable, safe, and accessible to public transportation, commercial centers and community facilities.

Due to these housing needs, single-parent families are concentrated in those subareas of the city with the most affordable and accessible housing and consequently most likely to fall within the core redevelopment area. According to the 1980 Census, single-parent households make up over 25 percent of all

households with children in those census tracts - 3090, 3100, 3110, 3120, 3131.01, and 3132.01 - with housing most in need of rehabilitation and repair (see Table B-15).

The concentration of single-parent families, especially those headed by females, is even more apparent at the neighborhood level. Over one-third of all families with children under 18 years were one-parent families maintained by the mother in neighborhoods 1, 2, 6, 7, and 8 (Bureau of Census, Neighborhood Statistics Program, 1980.)

II. PLAN AND PROGRAM

The community goal of a pleasant living environment offering Pittsburg's residents a freedom of choice with respect to location, housing types and housing cost is a statement of the City's commitment to a comprehensive housing program.

Housing needs in the Pittsburg Planning area focus on the ability of residents to buy or rent given their income levels; the necessity to rehabilitate older housing in the community and to maintain the housing stock in a satisfactory condition; the construction of new housing that will be available to a broad range of the community; and the development of a balanced residential environment providing convenient access to employment, community facilities and adequate services.

Within this context, great strides have already been made in terms of the City's commitment to these goals and needs. To date Pittsburg has availed itself of a number of opportunities to alleviate and improve existing and future conditions. Redevelopment projects, CBDG grants, Rehabilitation programs, Marks-Foran and community redevelopment efforts have been and are continuing to be used effectively by the City to address housing needs, as described in section D below.

In this Chapter the Policies, General Plan Map provisions, and the Implementation measures stated in the General Plan, as amended, are presented as these relate specifically to the Housing Element. These three sections are followed by a section in which the City's accomplishments in meeting housing needs are described, and by a final section defining the City's 5-year (1984-89) Housing Action Program.

A. GOALS AND POLICIES

POLICIES ON THE PROVISION OF DECENT HOUSING IN A SATISFYING ENVIRONMENT FOR ALL PERSONS:

- 1 The City will regulate new residential development so as to continue to foster a variety of housing types, densities and costs, including low and moderate income units, while preserving the character of the individual neighborhoods and promoting the non-concentration and dispersal of assisted and low-income housing.
- 2 The City will recognize that the housing assistance needs of Pittsburgh's low and moderate income residents are a public as well as private responsibility. It will actively assist low income families, senior citizens, and handicapped residents in securing decent housing and a suitable living environment.
- 3 The conservation and rehabilitation of the older housing stock in the City will be encouraged through a balanced program of code enforcement and complementary programs designed to assist property improvements by neighborhood residents. The City will ensure that any code enforcement programs do not impose disproportionate hardships on the City's low income families, elderly, and handicapped residents.
- 4 The City will take such actions as are necessary to ensure that in the development of all medium and high density residential uses, possible sound intrusion is adequately mitigated and privacy between dwelling units is achieved.

POLICIES ON THE PROVISION OF HOUSING SELECTION BY LOCATION, TYPE, PRICE AND TENURE:

- 5 The City will not allow housing developments to be built on land which is environmentally unsound to support such development. This includes such environmentally hazardous areas as earthquake faults, flood plains, slide areas, or land subject to major liquefaction.
- 6 Homes located in extreme or high fire hazard areas will be constructed with fire-resistant materials and the surroundings will be irrigated or landscaped with fire resistant plants.
- 7 The City, recognizing the need for alternative styles and types of housing, will support the development of mobile home parks and condominium developments in suitable locations subject to appropriate review considerations.
- 8 The City will actively encourage Planned Unit Developments within Pittsburgh as a means of achieving a more innovative and varied approach to solving housing problems.
- 9 The City's policy will reflect the necessity of maintaining an adequate stock of rental as well as owner-occupied units within the community.

- 10 The City of Pittsburgh will encourage and support quasi-public and public agencies in efforts to sponsor and develop new housing consistent with the policies in the General Plan. Density levels designated in the General Plan may be exceeded when the City Council finds such projects provide housing for senior citizens and handicapped persons of low and moderate income, and are funded by federal sources to insure continued availability of this housing.

POLICIES ON THE DEVELOPMENT OF A BALANCED RESIDENTIAL ENVIRONMENT WITH ACCESS TO EMPLOYMENT OPPORTUNITIES, COMMUNITY FACILITIES AND ADEQUATE SERVICES:

- 11 Housing will have ready access to neighborhood commercial facilities and to the community circulation system. Higher density housing will be encouraged around community commercial facilities to achieve optimal use of land.
- 12 Housing will exist in a healthy environment free of through traffic and served by adequate public utilities, facilities and services, such as water and sewers, schools, parks, paved streets, lighting, and police and fire protection.
- 13 Consideration of major new housing developments will include an assessment of the impact upon local public services, utilities and schools. The City will ensure that such developments will not overburden the capacities of, or the budgets for, public services and utilities.
- 14 Houses or neighborhoods of historical significance will be preserved and protected.

POLICIES ON HOUSING ACCESSIBILITY:

- 15 The City will continue and strengthen its commitment to equal housing opportunities by supporting and assisting any quasi-public or public agency in its work as a Fair Housing Agency and by utilizing the Citizens Advisory Committee to identify Fair Housing problems and solutions.
- 16 The City will advocate and support State Legislation designed to prevent discrimination because of household status or source of income, and consider the enactment of local ordinances to protect female heads of households and households with children from rental discrimination.

POLICIES ON THE IMPLEMENTATION OF AN EFFECTIVE HOUSING PROGRAM:

- 17 A program to revise development regulations to encourage the construction of housing to meet housing needs will be developed.
- 18 Code enforcement and rehabilitation programs will be continued.
- 19 Use of available local state and federal housing programs to address housing needs will be continued.
- 20 Both quasi-public and private developers will be encouraged to provide development to meet the housing needs throughout the Planning Area.

- 21 A program to report on the availability of any new resources to assist the City in meeting its housing needs will be developed.
- 22 Continued citizen involvement in the development, implementation and revision of the City's housing program will be maintained on a regular basis.
- 23 Rehabilitation of older houses and buildings as well as new residential construction in older areas will be designed to achieve a high degree of aesthetic quality and will be compatible architecturally with surrounding neighborhoods.

B. GENERAL PLAN MAP PROVISIONS

The areas designated for residential use have been divided into four density categories. Maximum net area-wide densities are associated with each of these categories. The land use designations do not imply or require that a specific type of structure be viewed as the only kind which is appropriate or permissible in any category. A variety of development types could occur so long as the permitted maximum density was not exceeded within each subarea.

- Estate (maximum of 3 units per net acre) - applied to selected areas in hillside areas in the southern foothills. New housing would be subject to the provisions of a Hillside Development Ordinance and could consist of either large-lot, single-family units of cluster development surrounded by open space.
- Low density (3.1 - 7 units per net acre) - This category would accommodate single family development and planned unit development with an overall density within the indicated range.
- Medium density (7.1 - 17.4 units per net acre) - is designed for multi-family structures such as duplexes and townhouse development.
- High density (17.5 - 24 units per net acre) - is designed to allow higher density apartments and condominiums in selected areas.

C. IMPLEMENTATION

- A Maintain the consistency of the City of Pittsburgh zoning map and residential zoning district regulations with the General Plan map and residential land use classifications.
- B Develop a growth management program to monitor the location and phasing of new residential development and coordinate the timely provision of necessary facilities and services.
- C Implement the adopted Hillside Development Ordinance to control types

and densities of development; to establish grading requirements; and to implement open space easements and other mechanisms for preserving scenic views.

- D Utilize the powers provided in the Subdivision Map Act to guide new subdivision development according to the housing policies of the General Plan. Section 66473.5 of the Act provides that no local agency shall approve a subdivision proposal which is incompatible with the objectives and policies of the General Plan.
- E Pursue a comprehensive housing code enforcement and rehabilitation program which is responsive to the different housing conditions and repair requirements in Pittsburg's neighborhoods, and which equitably distributes the cost of housing improvements according to the residents' abilities to pay. The program will include:
- Code Enforcement. The City will establish a priority schedule for inspections with initial priority given to neighborhoods which contain a higher percentage of housing units in need of repair than other parts of the City. The correction of housing deficiencies in these neighborhoods will focus on the elimination of code violations of a health and safety hazard character.
 - Financial and Technical Support. The City will continue to participate in programs designed to promote housing rehabilitation and upgrade community facilities in deteriorating neighborhoods. Examples of such programs include the HUD Community Development program, and the Community Redevelopment program of the State of California.
- F Prohibit the use of zoning in ways which exclude persons on the basis of economic, ethnic, or age characteristics. Instead, use zoning to encourage variety and mix in housing types and to provide adequate sites for housing persons of differing lifestyles and income levels. Manufactured housing, condominiums, townhouses, stock cooperatives and other mechanisms can be promoted to achieve this variety of housing type.
- G Coordinate Pittsburg's housing assistance efforts with those of Contra Costa County.
- H Maintain a balance of housing types by encouraging the retention and maintenance of the existing rental housing stock within the Planning Area.
- I The City will provide for the inclusion of dwelling units, suitable for sale or rent to low and moderate income families, in new residential construction through the use of agreements to make significant contributions to the economic feasibility of low- and moderate-income housing in proposed housing developments pursuant to sections 65915 and 69516 of the California Government Code.
- J Pursuant to Government Code sections 65915 and 65916, a density bonus shall be granted to quasi-public agencies for the construction of housing for senior citizens and handicapped persons of low to moderate income, when 100

percent of such housing will be available for a minimum of 30 years with established screening procedures to insure income levels do not exceed the requirements established by the Pittsburgh Housing Authority for low and moderate income. The amount of increased density shall be at the discretion of the City Council, but in any event not less than 25 percent of the maximum density permitted for the building site under the General Plan.

D. PROGRAM ACCOMPLISHMENTS

Over the years, Pittsburgh has undertaken and operated a number of housing programs with the goal of providing adequate housing for the City's residents and meeting goals of the preservation and conservation of existing housing stock. Until 1980, this effort was primarily directed toward residents at the lower end of the economic scale. Prior to that time, the major programs for providing housing assistance were those operated by the Housing Authority and included the Section 23 Program and its successor, the Section 8 Program. Currently, the Housing Authority has 516 Section 8 certificates with an annual contract authority of \$1,641,000.

In 1980, in response to an increased demand for affordable housing, especially for moderate income residents, the City aggressively entered the Mortgage Revenue Bond market and between 1980 and 1983 issued \$175,000,000 in housing mortgage revenue bonds. These programs have provided for the construction of 1543 new housing units in the City. Around the same period, the contraction of the housing market also focused attention on the need to conserve the City's aging housing stock. Since 1980, the City has implemented rehabilitation programs totaling \$5,555,000 and resulting in the rehabilitation of 304 units of low and moderate income housing.

In addition to those programs operated by the City and the Housing Authority, there are five major subsidized housing projects in Pittsburgh which total 723 units. These housing projects have been a major resource for meeting very low and low income housing need. A recap of the non-City operated subsidized housing projects is included in Table 2-1. A summary of the housing programs undertaken by the City since 1980 is found in Table 2-2.

Table 2-1

EXISTING SUBSIDIZED HOUSING PROJECTS

City of Pittsburgh

<u>Project</u>	<u>Type of Project</u>	<u>Number of Units</u>	<u>Geographic Area</u>	<u>Operating Agency or Owner</u>
Lido Square	236	171	CT 3132.01	Private
Pittsburg Plaza	221D3	126	CT 3131.01	HUD
El Pueblo	Public Housing	176	CT 3120	Contra Costa County Housing Authority
Woods Manor	236	80	CT 3131.01	Non-Profit
Stoneman Village	202/8	145	CT 3131.01	Non-Profit
Santa Fe Apartments	Section 8	30	CT 3110	Private

Table 2-2

HOUSING PROGRAM ACCOMPLISHMENTS

City of Pittsburgh

<u>Program/Action</u>	<u>Need Served</u>	<u>Geographic Area</u>	<u>Responsible Agency or Official</u>	<u>Dollar Amount</u>	<u>Funding Source</u>	<u>Time Frame</u>
New Construction	Affordable housing	Citywide (10 units)	City/County	\$820,000	SB 1355 Mortgage Revenue Bond Program	1980
	Affordable housing	Citywide (458 units)	Redevelopment Agency	\$34,000,000	SB99 Mortgage Revenue Bond Program	1980
	Affordable housing	Citywide (484 units)	Redevelopment Agency	\$31,500,000	SB99 Mortgage Revenue Bond Program	1981
	Affordable housing	Citywide (320 units)	Redevelopment Agency	\$32,235,000	SB99 Mortgage Bond Program	1982
	Affordable housing	Citywide (271 units)	Redevelopment Agency	\$25,100,000	SB99 Mortgage Revenue Bond Program	1983
New Construction	Special Needs Housing (Elderly & Handicapped)	CT 3131 (14 units handicapped; 131 units elderly)	Pittsburg Senior and Handicapped Residential Community, Inc.	\$7,419,000	HUD Section 202	1980
Residential Rehabilitation	Rehabilitation	Citywide (44 units)	Community Development Department	\$545,110	CDBG (Entitlement)	1978-1981
	Rehabilitation	Downtown (5th-8th Streets between Montezuma & Railroad) (38 units)	Community Development Department	\$515,470	CDBG (Small Cities)	1978-1981

Table 2-2
(continued)

HOUSING PROGRAM ACCOMPLISHMENTS

City of Pittsburgh

<u>Program/Action</u>	<u>Need Served</u>	<u>Geographic Area</u>	<u>Responsible Agency or Official</u>	<u>Dollar Amount</u>	<u>Funding Source</u>	<u>Time Frame</u>
Residential Rehabilitation	Rehabilitation	Central/ Carpino Target Area (65 units)	Community Development Department	\$727,200	CDBG (Small Cities)	1980-1983
	Rehabilitation	Downtown (24 units)	Community Development Department	\$277,750	HUD Section 312	1981-1983
	Rehabilitation	Citywide (15 units)	Community Development Department	\$220,000	State Rehabilitation Deferred Loan Program	1981-1983
	Rehabilitation	Citywide (118 units)	City	\$3,269,500	Marks-Foran Bond Program	1979-1981
Section 8 Existing Housing Program	Low/Moderate Income Rental	Citywide (516 Certi- ficates)	Pittsburg Housing Authority	\$1,641,033 (Annual Contract Authority)	HUD	Ongoing

E. FIVE YEAR PROGRAM

The City will continue to utilize all available public and private sector resources to provide adequate housing and meet the housing needs of all economic segments of the population, as indicated in the Housing Action Program for the 1984-89 period, summarized in Table 2-3. It should be noted, however, that the degree to which the City is able to meet projected housing need, especially in terms of the addition of new units for very low and low income residents, will largely be dependent upon the availability of resources for this purpose.

Traditionally, the primary mechanism for meeting low income housing need has been through government subsidized programs. For the very low income, this has meant the construction of subsidized rental units. In recent years, the availability of resources for subsidized housing construction has markedly decreased as programs have been drastically cut back or eliminated. In the absence of major new housing program initiatives at the federal or state government levels, the ability of Pittsburgh to meet projected low income housing need through new construction is severely constrained.

Given this economic reality of the housing market, other alternatives must be pursued to meet low income housing need. Expansion of the housing stock at the upper income levels allows the natural filtering process to take place where existing units are freed for occupancy by lower income families. Increases in the availability of subsidies for low-income families provide the other key element for making this a viable strategy to ensure the availability of these units for low-income families.

The return of vacant housing units to the housing stock provides another mechanism for addressing low-income housing need provided such housing can be economically rehabilitated. A significant percentage of such vacant units exist which could be restored to the housing market. This strategy would require the availability of housing rehabilitation funds and possibly an increase in housing subsidies.

Another mechanism for meeting low income housing need could involve the transference of Section 8 contract authority from existing projects which no longer require subsidy to new projects within the city or regional area where such projects are located. Long term residents of such projects often no longer require the full subsidy and rather than requiring such residents to find new quarters they could remain in the existing unit. This strategy could also provide a mechanism for deconcentration within existing projects.

A major flaw in the ABAG methodology for projecting future housing need is the failure to recognize the effects of past impaction and the inherent assumption that future population growth will display the same income distribution. It is Pittsburgh's contention that the failure of surrounding communities to meet low income housing need has resulted in a disproportionately higher concentration of low income residents within the city of Pittsburgh. Projecting future low income housing need at existing levels tends to perpetuate such inequities. High concentrations of residents at the low income end of the scale place a disproportionate demand upon physical and social services without a corresponding

Table 2-3

HOUSING ACTION PROGRAM - PROJECTED FIVE YEAR GOALS: 1984-1989

City of Pittsburgh

<u>Program/Action</u>	<u>Number of Units by Income Category</u>				<u>Time Frame</u>	<u>Potential Funding Source</u>
	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>	<u>Above Moderate</u>		
<u>Rental Housing</u>						
Senior/Handicapped Housing (2 proposed projects)	70	25			1985	HUD Section 202/Section 8
Multi-Family (2 proposed projects)	50	62	338		1985	Private
Multi-Family (Vacant-Rehabbed)	25	25			1985-1988	CDBG; Section 312; State Deferred Loan Program
Section 8	50	50			1985-1989	HUD Section 8
Rehabilitation	30	28			1984	CDBG; Section 312; State Deferred Loan Program
	20	15			1985	
	20	15			1986	
	20	15			1987	
	20	15			1988	
	20	15			1989	
<u>Owner Housing</u>						
Single-Family Residential		22	65		1984	Private/Mortgage Revenue (MRB)
	25				1985	CHFA HOHI (Homeowner/Home Incentive Program)
			50	100	1985	Private/MRB
			50	100	1986	Private/MRB
			50	100	1987	Private/MRB
			50	100	1988	Private/MRB
			50	100	1989	Private/MRB
					<u>Total All Income Categories</u>	
Totals: 5-year Program	350	287	653	500		1790
ABAG: 5-year Needs	329	215	315	572		1430

revenue base to support such services. The City intends to dilute this adverse effect of impaction by striving to achieve a more balanced distribution among residents.

While the City recognizes and is committed to providing housing opportunities for existing residents, it will not place extraordinary emphasis on meeting the projected low income need in the absence of a regional policy or methodology which would compensate for the effects of past impaction. Given that the mechanisms, resources and demand for low income housing are clearly beyond the City's control, the quantified objectives for meeting low income need outlined in the five year program should not necessarily be equated with new housing production.

APPENDIX "A": HOUSING DEFINITIONS

Adequate Housing: Housing which:

- is structurally sound, water-tight and weather-tight, with adequate cooking and plumbing facilities, heat, light and ventilation; and
- contains enough rooms to provide reasonable privacy for its occupants. Is within the economic means of the households who occupy it.

Affordability: Refers to the amount paid for shelter; a household is considered to have problems with affordability if they occupy a unit at a cost greater than 25% of gross household income.

Amenity: Any service or facility which extends beyond the definition of adequate housing.

Association of Bay Area Governments (ABAG): The council of governments established by local governments in the Bay Area to facilitate regional planning for this area.

Council of Governments: An organization created to undertake planning and whose membership is composed of elected officials of local governments in the planning area; an organization recognized as an areawide planning organization by the Federal Department of Housing and Urban Development.

Department of Housing and Community Development (HCD): The department of California State Government which has responsibility for housing policy and programs. HCD establishes the guidelines for preparation of local housing elements, prepares the statewide housing element, and offers technical assistance to local jurisdictions.

Department of Housing and Urban Development (HUD): The department of the federal government which administers a variety of housing programs. These include Section 8, Section 202, and the Community Development Block Grant program. HUD also determines the median household income on an annual basis for certain urban areas. One such area is Contra Costa County. In California, HCD and many cities have used this median income to define income groups. These income ranges are used in measuring the extent of housing needs and the effectiveness of housing programs. The median income refers to the point in the range of incomes for an area at which half of the households are earning less and half are earning more.

Deteriorated: Refers to a housing unit which in its present state has obvious defects and moderate evidence of exterior wall, foundation, roof, chimney and doorway wear.

Dilapidated: A housing unit which presently has severe defects in exterior conditions and is no longer safe shelter against the weather. This unit should be rebuilt or demolished.

Disabled: Persons determined to have a physical impairment or mental disorder which is expected to be of long-continued or indefinite duration and is of such a nature that the person's ability to live independently could be improved by more suitable housing conditions.

Family: Refers to a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption.

Household: All persons occupying a single dwelling unit.

Housing Costs:

- For rental units: Gross monthly rent payments, excluding the cost of utilities.
- For homeowner units: Gross monthly housing payments, including interest and principal payments on mortgage, property taxes, and insurance, but excluding the costs of utilities.

Housing Unit: The place of a permanent or customary and usual abode of a person including a single-family dwelling, a single unit in a two-family dwelling, multi-family or multi-purpose dwelling, a unit in a condominium or cooperative housing project, a nonhousekeeping unit, a mobile home, or any other residential unit which is considered to be real property under State law or cannot be moved without substantial damage or unreasonable cost.

Income: Salary and/or wages, interest from assets, tips, pensions, assistance grants.

Income Ranges: In order to address the full spectrum of income levels in Pittsburgh, the household income categories below have been established for the purposes of defining eligibility for participation in the City's housing programs. The specific dollar ranges are continuously updated based upon the most recent Contra Costa County median household income data.

<u>Category</u>	<u>Range</u>
Very Low*	0 - 50% of median
Low*	50 - 80% of median
Moderate	80 - 120% of median
Above Moderate	Above 120% of median

Large Family: A family of 5 or more persons.

* The income limits defined for these categories for the purposes of the Section 8 Program, as of April 5, 1983 for the Bay Area, were as follows for a 4-person family: Very Low \$15,800
Low \$25,300
(Median= \$31,600)

Market-Rate Households: Households who, as determined by the allocating entity, have the financial capability to meet their housing needs without sacrificing other essential needs.

Needing Rehabilitation: Refers to a housing unit which in its present state materially endangers the health, safety, or well-being of its occupants in one or more respects.

Non-Market-Rate Households: Households who, as determined by the allocating entity, do not have the financial capability to meet their housing needs without sacrificing other essential needs.

Overcrowding: Households which have 1.01 or more persons per room are considered to have needs with respect to overcrowding.

Senior Citizens: Persons age 65 or over.

Suitability/Habitability: Refers to the condition of a housing unit; households living in units requiring rehabilitation or replacement are considered to have needs with respect to suitability and/or habitability.

APPENDIX "B": STATE HCD HOUSING ELEMENT REVIEW WORKSHEET

Locality City of Pittsburgh Draft x Adopted _____ Submittal Date July 2, 1984
 Contact Person Lillian Pride, Coordinator Phone 415/439-4907 Coastal Zone NO
 Previous adopted element prepared to 1977 Guidelines 1980 or Article 10.6 _____

Section numbers in parenthesis refer to the Government Code Article 10.6. Please provide the information referred to and the element page number(s) where it is located.

- | | 1980
Hshlds | 1980
Units | Page |
|---|----------------|---------------|--------------------------|
| I. <u>Housing Needs (65583(a))</u> | | | |
| A. Number of existing households and housing units | <u>11,087</u> | <u>11,927</u> | <u>1 et seq, 24 et s</u> |
| B. Number of existing lower income households (80% of median income or below)
overpaying for housing _____ | | | <u>16-22</u> |
| C. List pages where special housing needs groups (i.e., handicapped, elderly, large families, farmworkers, female-headed households, etc.) are discussed: | | | <u>45-48</u> |
| D. Number of overcrowded households <u>641</u> | | | <u>20, 23</u> |
| E. Number of units needing rehabilitation <u>1695</u> (partial survey) | | | <u>32</u> |
| F. Number of units needing replacement <u>NOT KNOWN</u> | | | <u>-</u> |
| G. Five-year projected new construction needs, including the locality's share of the regional housing needs; specify time frame of projections (<u>1984</u> - <u>1989</u>) and fill in table: | | | <u>7-10</u> |

Income Category	Five-Year New Construction Needs
Very low (0-50% of median income)	329
Other Lower (50-80%)	215
Moderate (80-120%)	315
Above Moderate	572
Total Units	1,431

- H. If the regional housing needs provided by the Council of Government or HCD has been revised, has the COG or HCD accepted the revision? YES (65584(c)) _____. List page(s) where the revision is justified: _____.
- I. Unless the employment and population trends are included in the regional housing needs figures provided by the COG or HCD, list the page(s) where these factors are analyzed. (Included, but see Pp. 6-10)

II. Land Inventory (65583, 65583(a)(3))

Page

Summarize in the table below the information on sites suitable for residential development within the 5-year planning period of the element. List page(s) where this topic is discussed, including the discussion of availability of services and facilities:

37

zoning/permitted housing type	number of acres	density range (units/acre)	dwelling unit capacity
single family	557 469	0 - 3/net acre 3 - 7/net acre	1,340 2,530
multiple-family and rental	106 124	7 - 17½/net acre 17½ - 24/net acre	1,410 2,230
manufactured housing			
residential redevelopment potential			
currently non-residential	2,504	--	--
other:			
Total	3,760	--	7,510

III. Constraints on Housing (65583(4) and (5))

A. Governmental constraints: List page(s) where these are discussed:

1. Land use controls
2. Building codes and enforcement
3. On and off-site improvements
4. Fees and exactions
5. Processing and permit procedures
6. Other

40 - 44

B. Nongovernmental constraints

1. Availability of financing
2. Price of land
3. Cost of construction
4. Other

38 - 40

IV. Housing Programs (65583(c)). Summarize programs in the element:

Program Purpose	Program Action(s)	Time Frame	Page
Provide adequate sites (65583(c)(1):			
1. Insure total dwelling capacity equal to new construction need;			
2. Provide sites suitable for a variety of types of housing for all income levels, including rental housing and manufactured housing			
Assist in the development of adequate housing to meet the needs of low and moderate income households (65583(c)(2)):	HUD Sec 202 Section 8 CDBG HUD Sec 312 State Deferred Loan Program CHFA HOHI Mortgage Revenue Bonds	1984 to 1989	58-60
1. Utilize appropriate federal and state financing and subsidies;			
Provide regulatory concessions and incentives.	Density Bonus for elderly or handicapped housing		
Address and, where appropriate and legally possible, remove governmental constraints (65583(c)(3)):			
1. Land use controls			
2. Building codes			
3. Site improvements			
4. Fees and exactions			
5. Processing and permit procedures			
Conserve and improve the condition of the existing affordable housing stock (65583(c)(4)).			
Promote equal housing opportunity (65583(c)(5)).			
Other:			

V. Quantified Objectives (65583(b)):

Page

List quantified objectives for the maximum number of housing units over a five-year time frame to be:

A. Constructed	<u>1407</u>		<u>59</u>
B. Rehabilitated	<u>283</u>	Plus 100 Section 8 units	<u>59</u>
C. Conserved	<u>-</u>		<u>59</u>

VI. Other Topics

A. List page(s) describing efforts to achieve public participation of all economic segments of the community in the development of the element (65583(c)):

iv, v

B. List page(s) of analysis of opportunities for energy conservation in residential development (65583(a)(7)):

36

C. List page(s) reflecting the evaluation and revision of the previous element according to the criteria of Section 65588(a) and (b):

49-60

D. For Coastal Zone localities, list the following (65588(c) and (d)):

1. The number of new units approved for construction in the coastal zone after January 1, 1982: _____
2. The number of new units for low and moderate income households to be provided in new developments within, or within three miles of, the coastal zone: _____
3. The number of existing units occupied by low and moderate income households authorized to be demolished or converted within the coastal zone since January 1, 1982: _____
4. The number of low and moderate income units replaced, and the locations of the replacement units:
 - a. Onsite (in the coastal zone) _____
 - b. Elsewhere in the coastal zone in the locality's jurisdiction: _____
 - c. Within three miles of the coastal zone, within the locality's jurisdiction: _____

NOT APPLICABLE

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